

Fact Sheet

Pensioner Account (S98)

A transaction account available for those over 55 who hold a pensioner concession card, with a wide range of access options and higher rates of return than an everyday transaction account.

Features and interest rates

- ✓ no minimum balance
 - ✓ funds available at call
 - ✓ card access available
 - ✓ interest calculated daily, paid 30 June
- 0.40% p.a. \$1 - \$1,999
1.00% p.a. \$2,000 - \$48,599
1.70% p.a. \$48,600 and over

Access options

- | | | | |
|--------------------------------|---|----------------|---|
| Branch cash withdrawals | ✓ | Direct credits | ✓ |
| Branch cash or cheque deposits | ✓ | Direct debits | ✓ |
| Personal cheque withdrawals | ✓ | Access card | ✓ |
| Internet/mobile banking | ✓ | Phone Banking | ✓ |
| Bank@Post | ✓ | | |

Fee table

Monthly Service Fee/Account Keeping Fee	Nil
Branch cash withdrawal	Free
Direct Debit	Free
Personal cheque withdrawal	Free
rediATM withdrawal	Free
EFTPOS transaction	Free
Visa Debit transaction	Free

The above table only shows fees associated with some of the more common transactions. For a complete list of fees refer to the Schedule of Fees and Charges.

IMPORTANT INFORMATION: Interest rate(s) effective 1 March 2018 and subject to change. This Fact Sheet does not take into account your objectives, financial situation or needs. Any advice is general advice only. Before acting on information, you should consider whether it is appropriate in your particular circumstances. Terms and conditions apply and fees and charges are payable, and are available on request.



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