

Summary of Accounts & Availability of Access Facilities

Account	Interest Calculation	Interest paid	Other Features	Funds available at call	Direct Debit	Periodic Payment	Direct Credit	Membe Chequing	Debit Card - ATM/EFTPOS	Internet Banking	Phone Banking	BPAY	PayID	Branch
Transaction Account	DB	Monthly - last day of month	Full range of payment services	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Christmas Club	DB	30th Nov	Withdrawals only between 1st November and 31st January	from 1st Nov to 31st Jan	✗	✗	✓	✗	✗	✓	✓	✗	✗	✓
Emony Account	Type A	Monthly - last day of month	Online account that offers higher interest rates for the serious saver.	✓	✓	✗	✓	✗	✗	✓	✓	✓	✓	✗
Money Market	Type A	Monthly - last day of month	Deposits 'locked in' for 24 hours, then at call. Rates set weekly on Mondays. Limited Access. Minimum initial deposit and balance: \$5000. Minimum deposits and withdrawals: \$1000	✓	✗	✗	✓	✗	✗	✓	✓	✗	✗	✓
Premier Business Account	Type A	Quarterly	A business transaction account with a full range of payment services. Higher interest rate applies to the portion of funds in each tier. Transaction fees apply.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
iNet Business Saver	Type A	Monthly - last day of month	Higher interest rate online account with tiered interest rates for savings.	✓	✓	✗	✓	✗	✗	✓	✓	✓	✓	✗
Savings Motivator	Bonus 1	Monthly - last day of month	At call account with bonus interest for savings	✓	✓	✗	✓	✗	✗	✓	✓	✓	✓	✓
iNet Saver Account	Bonus 2	Monthly - last day of month	The variable interest rate is tiered ie when the balance exceeds certain thresholds the interest rate increases. Higher interest rate applies to the portion of funds in each tier.	✓	✗	✗	✓	✗	✗	✓	✓	✓	✓	✗
Lifestyle Account	Bonus 3	Monthly - last day of month	Available for 18 - 35 year olds. Depositing a minimum of \$400 a month with no withdrawals will earn you bonus interest.	✓	✓	✓	✓	✗	✗	✓	✓	✓	✓	✓
Direct Saver	Type B	Monthly - last day of month	A great option for those wishing to save some money and manage their own finances online via internet banking or our mobile App.	✓	✓	✗	✓	✗	✗	✓	✓	✓	✓	✗
Pensioner Aware	Type B	Monthly - last day of month	Account available to pensioners and self funded retirees.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

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Joint Pensioner Aware	Type B	Monthly - last day of month	Account available to pensioners and self funded retirees.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Retirement Account	Type B	Monthly - last day of month	Dedicated account available to retirees and pensioners aged 60 and over.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Term Deposit	Term Deposit	Based on Term	Higher interest rates for fixed term deposit	✗	✗	✗	✗	✗	✗	✓	✓	✗	✗	✓
Young Saver Account	Type B	Monthly - last day of month	Available to children 0 - 17 years of age. For children under 12 years of age the membership must be in an adults name. Only one account per membership. Rate applicable to a maximum balance of \$10,000.	✓	✗	✓	✓	✗	✗	✓	✓	✓	✓	✓

Interest Calculations:

DB: Calculated daily on whole balances

Interest Tiers

Type A: Calculated daily on whole balances based on the rate applicable for the balance tier

Type B: Calculated daily on the portion of the balance which falls within each of the tiers

Term Deposit: Calculated on daily balances, credited at maturity, annually or monthly. Interest may be added to the term deposit or transferred to another account held

Bonus 1: Calculated daily on whole balances. Bonus rate applies where the balance has been retained and at least one deposit of \$1.00 or more has been made with no withdrawals during the month, otherwise the Standard Rate applies.

Bonus 2: Calculated daily on whole balances. Bonus rate available for balances up to \$500,000. All accounts receive interest at the standard rate, bonus interest for first 4 months for new account holders. Bonus interest available for a limited time.

Bonus 3: Calculated daily on the portion of the balance which falls within each of the tiers. Bonus interest is paid when you deposit a minimum of \$400 per month with no withdrawals otherwise, Standard rate applies. Maximum account balance that bonus interest will be paid on is \$75,000. Limited to one account per membership.