

Summary of Accounts & Availability of Access Facilities



This document must be read together with the Account & Access Facility Conditions of Use and the Fees & Charges and Transaction Limits brochure.

Account	Interest Calculation	Interest paid	Other Features	Funds available at call	Direct Debit	Periodic Payment	Direct Credit	Member Chequing	Debit Card - ATM/EFTPOS	Internet Banking	Phone Banking	BPAY	PayID	Branch
iNet Saver Account	Type A	Monthly - last day of month	The variable interest rate is tiered i.e. when the balance exceeds certain thresholds the interest rate increases. Applicable interest rate applies to the whole balance of the account.	✓	✗	✗	✓	✗	✗	✓	✓	✓	✓	✗
Pensioner Aware	Type B	Monthly - last day of month	Account available to pensioners and self-funded retirees.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Savings Motivator	Bonus 1	Monthly - last day of month	At call account with bonus interest for savings	✓	✓	✗	✓	✗	✗	✓	✓	✓	✓	✓
Transaction Account	DB	Monthly - last day of month	A transaction account that offers a full range of access facilities	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Young Saver Account	Type B	Monthly - last day of month	Available to members aged 12 to under 18 years. Account is also available to members under 12 years of age, where the membership is held in the parents' name in trust for the young member. Only one account per membership.	✓	✗	✓	✓	✗	✗	✓	✓	✓	✓	✓
Premier Business Account	Type A	Quarterly	A business transaction account with a full range of payment services. Transaction fees apply.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
iNet Business Saver	Type A	Monthly - last day of month	An online business savings account with tiered interest rates.	✓	✗	✗	✓	✗	✗	✓	✓	✓	✓	✗
Term Deposit	Term Deposit	Based on Term	Higher interest rates for fixed term deposit	✗	✗	✗	✗	✗	✗	✓	✓	✗	✗	✓

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.

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.