

Summary of Legacy 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	Debit Card - ATM/ EFTPOS	Internet Banking	BPAY	PayID	Branch
Money Market Account	Type A	Monthly - last day of month	Calculated daily on the whole balance based on the rate applicable for the balance tier and paid monthly on the last day of the month unless otherwise stated.	✓	✓	✓	✓	✓	✓	✓	✓	✓
eMoney Account	Type A	Monthly - last day of month	Calculated daily on the whole balance based on the rate applicable for the balance tier and paid monthly on the last day of the month unless otherwise stated.	✓	✓	✓	✓	✓	✓	✓	✓	✓
Edvest Account	Type B	Monthly – last day of month	Calculated daily on the portion of the balance which falls within each of the tiers and paid monthly on the last day of the month unless otherwise stated.	✓	✓	✓	✓	✓	✓	✓	✓	✓
Christmas Club	Type DB	Monthly- last day of month	The variable interest rate is calculated on the daily balance and paid annually on 30 November.	✗	✗	✗	✓	✗	✓*	✗	✓*	✓*

Interest Calculation:

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

Type DB: Interest is calculated daily on whole balance paid monthly on the last day unless otherwise stated.

Type B: Calculated daily on the portion of the balance which falls within each of the tiers and paid monthly on the last day of the month unless otherwise stated.

* Direct credits are permitted at any time during the calendar year, however direct debits are only permitted during the period 1 November to 31 January. Withdrawals via a branch may occur at any time, however, withdrawals during the period 1 February to 31 October may result in account closure.