

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	Debit Card - ATM/ EFTPOS	Internet 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 may change.	✓	✗	✗	✓	✗	✓	✓	✓	✗
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	Type A	Monthly - last day of month	A transaction account that offers a full range of access facilities. The variable interest rate is tiered i.e. when the balance exceeds certain thresholds the interest rate may change.	✓	✓	✓	✓	✓	✓	✓	✓	✓
Young Saver Account	Type B	Monthly - last day of month	Available to members aged 12 to under 18 years. Accounts is also available to members under 12 years of age, where the membership is held in the parent or guardians name for the young member. Only one account per child. Eligibility on access facilities may apply depending on the child's age.	✓	✓	✓	✓	✓	✓	✓	✓	✓
Premier Business Account	Type A	Monthly - last day of month	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 and 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 processed deposit of \$1.00 or more has been made with no withdrawals during the month, otherwise the Standard Rate applies. Noting that as a result of end of month processing requirements, transactions received after 12pm (AEST) on the last day of the month may be processed the following day impacting bonus interest eligibility.