

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 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. 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 | 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.