Fact Sheet Pensioner Account (S98)

A transaction account available for those over 55 who hold a pensioner concession card, with a wide range of access options and higher rates of return than an everyday transaction account.

Features and interest rates

✓	no minimum balance	0.85% p.a. \$1 - \$9,999
\checkmark	funds available at call	1.70% p.a. \$10,000 - \$49,999
\checkmark	card access available	2.20% p.a. \$50,000 - \$249,999
\checkmark	interest calculated daily, paid 30 June	2.50% p.a. \$250,000 +

Access options

Branch cash withdrawals	✓	Direct credits	\checkmark
Branch cash or cheque deposits	✓	Direct debits	\checkmark
Internet/mobile banking	✓	Access card	\checkmark
Bank@Post	\checkmark	Phone Banking	\checkmark

Fee table			
Monthly Service Fee/Account Keeping Fee	Nil		
Branch cash withdrawal	Free		
Direct Debit	Free		
Personal cheque withdrawal*	Free		
EFTPOS transaction	Free		
Visa Debit transaction	Free		

The above table only shows fees associated with some of the more common transactions. For a complete list of fees refer to the Schedule of Fees and Charges.

*Existing Accounts Only. Cheque facilities and books are not available on new accounts opened from 1 August 2023.

IMPORTANT INFORMATION: Interest rate(s) effective 1 August 2023 and subject to change. This Fact Sheet does not take into account your objectives, financial situation or needs. Any advice is general advice only. Before acting on information, you should consider whether it is appropriate in your particular circumstances. Terms and conditions apply and fees and charges are payable, and are available on request.



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