

Summary of Accounts and Availability of Access Facilities

This Document should be read together with Regional Australia Bank's,

- [Account and Access Facilities Conditions of Use](#)
- [Fees and Charges](#)
- [Interest Rates for Non-Featured Products](#)

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ACCOUNT		MINIMUM DEPOSIT TO OPEN ACCOUNT	MINIMUM BALANCE TO EARN INTEREST	FUNDS AVAILABLE AT CALL	INTEREST See Note 1 for details of Interest Types	CHEQUE BOOK See Note 18	EFTPOS/ ATM VISA Debit	WEB AND MOBILE ACCESS	DIRECT DEBIT	BPAY®	OSKO®
Community Partnership Account	S3		\$1.00	✓	Type H See Note 17	See Note 18	✓	✓	✓	✓	✓
Mortgage Overdraft	S10	\$1.00		✓	Type A		✓	✓	✓	✓	✓
Commercial Mortgage Overdraft	S11	\$1.00		✓	Type A	See Note 18	✓	✓	✓	✓	✓
Real Estate Agents Trust Account <i>See note 6</i>	S21		\$1.00	✓	Nil	See Note 18		Balances only			
General Solicitors' Trust Account & Solicitors' Trust Account – Statutory Deposit <i>See notes 6 & 7</i>	S23 S24		\$1.00	✓	Nil	See Note 18		Balances only			
Your Choice Visa (Credit Card)	S26			✓	As per credit contract		Credit Card	✓	✓	✓	✓
Internet Maximiser	S30		\$1.00	✓	Type G See note 10			✓	✓	✓	✓
Savings <i>See Note 19</i>	S31		\$1.00	✓	Type G See note 19			✓	✓	✓	✓
Savings Booster <i>See Note 13</i>	S40		\$1.00	✓	Type G See note 13			✓		✓	✓
Freedom Retirement Account <i>Available to pensioners and retired members over the age of fifty five (55)</i>	S50		\$1.00	✓	Type G See note 11		✓	✓	✓	✓	✓
Mortgage Offset	S77			✓	See Note 8	See Note 18	✓	✓	✓	✓	✓
Partnership Advantage Offset	S78			✓	See Note 8	See Note 18	✓	✓	✓	✓	✓
Temporary Overdraft	S99			✓	Nil	See Note 18	✓	✓	✓	✓	✓
Term Savings Account	I6	\$1,000.00	\$1,000.00	See note 9	Type F			Balances only			
Farm Management Deposit	I99	\$1,000.00	\$1,000.00	See note 16	Type F			Balances only			

DISCONTINUED PRODUCTS

(No longer available for sale)

ACCOUNT		MINIMUM DEPOSIT TO OPEN ACCOUNT	MINIMUM BALANCE TO EARN INTEREST	FUNDS AVAILABLE AT CALL	INTEREST See Note 1 for details of Interest Types	CHEQUE BOOK See Note 18	EFTPOS/ ATM VISA Debit card	WEB AND MOBILE ACCESS	DIRECT DEBIT	BPAY®	OSKO®
Access Savings Account (No new accounts available)	S1		\$1.00	✓	Type A	See Note 18	✓	✓	✓	✓	✓
VISA Overdraft Account (No new accounts available)	S2	N/A		✓	Nil		✓	✓	✓	✓	✓
High Rise (No new accounts available)	S9		\$1.00	✓	Type B See note 10		✓	✓	✓	✓	✓
Premium Savings Account (No new accounts available)	S12	N/A	\$1.00	See note 5	Type H See note 10			Balances only			
Christmas Club (No new accounts available)	S13		\$1.00	See note 3	Type E			See note 3			
Basic Access Account (No new accounts available)	S15			✓	Nil			✓	✓	✓	✓
Youth Account No new accounts available)	S16		\$1.00	✓	Type A See Note 17		✓	✓	✓	✓	✓
eFree (No new accounts available)	S17			✓	See Note 17		✓	✓	✓	✓	✓
Residential Overdraft (No new accounts available)	S18	N/A		✓	Nil		✓	✓	✓	✓	✓
Convenience Plus (No new accounts available)	S25	N/A	\$1.00	✓	Type A		✓	✓	✓	✓	✓
Visa Platinum Rewards Credit Card (No new accounts available)	S27				As per credit contract		Credit Card	✓	✓	✓	✓
Online Savings Account (No new accounts available)	S41		\$1	✓	Type G See note 20			✓	✓		
Basic Retirement Account (No new accounts available)	S51	N/A	\$1.00	✓	Type C See note 11		✓	✓	✓	✓	✓
MCU Salary Packaging Account (No new accounts available)	S54	N/A		✓	Nil	See Note 18	✓	✓	✓	✓	

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MCU Visa Credit Card <i>(No new accounts available)</i>	S55	N/A		✓	As per credit contract		Credit Card	✓	✓	✓	
MCU Gold Retirement Account <i>(No new accounts available)</i>	S56	N/A	\$1.00	✓	Type I			✓	✓	✓	
MCU Access Account <i>(No new accounts available)</i>	S59	N/A		✓	Nil	See Note 18	✓	✓	✓	✓	
Equity Management Overdraft <i>(No new accounts available)</i>	S69			✓		See Note 18	✓	✓	✓	✓	✓
Target Savings <i>(No new accounts available)</i>	S80	N/A	\$1.00	See note 2	Type D			Balances only			
Light Visa Credit Card <i>(No new accounts available)</i>	S85	N/A		✓	As per credit contract		Credit Card	✓	✓	✓	✓
Great Day Bonus Saver <i>(No new accounts available)</i>	S86	N/A	\$0+	✓	Type G See note 14		✓	✓	✓	✓	✓
Percentage Plus <i>(No new accounts available)</i>	S87	N/A	\$0+	✓	Type G See note 10		✓	✓	✓	✓	✓
Business Access <i>(No new accounts available)</i>	S88	N/A		✓	Nil	See Note 18	✓	✓	✓	✓	✓
First Start <i>(No new accounts available)</i>	S90	N/A	\$0+	✓	Type G		✓	✓	✓	✓	✓

Notes:

1. Interest calculations and when interest is credited:
Type A: calculated on minimum monthly balance, credited 6 monthly.
Type B: calculated on daily balances, credited 31 May.
Type C: calculated on daily balances, credited quarterly.
Type D: calculated on minimum monthly balances, credited at month end.
Type E: calculated on minimum monthly balances, credited on 31 October.
Type F: calculated on daily balances, credited either monthly, quarterly, 6 monthly, annually or at maturity. At maturity interest may be added to the term deposit, thus earning additional interest, or credited to your nominated savings account. Other than at maturity, interest is credited to a nominated savings account, or for terms of 12 months or greater, interest may be added to the term deposit, thus earning additional interest.
Type G: calculated on daily balances, credited monthly.
Type H: calculated on minimum monthly balances, credited on 31 May.
Type I: calculated on daily balances, credited annually.

When your account is closed, we will pay you any interest that has been earned on your account but not yet paid. Selected savings accounts don't offer this feature when interest conditions for the product haven't been met; for accounts with Bonus or Boosted interest, no Bonus or Boosted interest will be paid at account closure.

The I6 Term Savings and I99 Farm Management Deposit Products may incur an interest reduction and administrative fee as communicated in the Certificate issued at the start of the investment period.

2. Four (4) withdrawals allowed every twelve (12) months, otherwise we may require, at our discretion, the account to be transferred to an alternative account that allows additional withdrawals.
3. Between 1 November and 31 December. For withdrawals outside this period we may require, at our discretion the account to be transferred to an alternative account. You may access the Christmas Club Account, via Internet & Telephone Banking, only between 1 November & 31 December.
4. Four (4) transactions per month including withdrawals of \$500 or more, otherwise account is transferred to an alternative account that allows additional withdrawals.
5. Minimum withdrawal of \$500.
6. Fees and charges are debited to an alternative account held by the member/s. No interest is credited to this account. Interest is calculated but paid to the entities specified in relevant legislation. Cash withdrawals are not permitted.
7. Withdrawals from the Statutory Deposit are only available by redemption of a letter of credit.
8. The offset only applies if the Mortgage Offset account (S77/S78) and the loan account are in the same names. Activating the S77/S78 account operates as a variation to your loan contract. The unpaid balance of the loan used for the calculation of interest is reduced by the Offset balance. The Offset balance is the balance of the S77/S78 account multiplied by the offset rate. Please refer to the Interest Rates for Non-Featured Products, available on the website, for the current Offset Rate. Up to 8 offset accounts per member are allowed.
9. Withdrawable at maturity. We require 7 days' notice of any request for early withdrawal. We may allow earlier withdrawals in our absolute discretion e.g. in cases of hardship or special need. We may also reduce interest or charge a fee. Please refer to our website for details of any early withdrawal interest reduction. On maturity, we will automatically re-invest your deposit in the same type of deposit as you originally chose unless you have told us otherwise. Normally, we will ask you, when making your deposit, what you want to happen on maturity.
10. Tiered interest rate depending on the balance of the account.
11. Tiered interest rate with the higher rate paid on the portion over the threshold amount only. Please refer to our Interest Rate Brochure for current threshold amounts.
12. Withdrawals and deposits on this account are only available through Internet banking and electronic credits from other institutions.
13. "Boosted" interest paid for each month in which a total of at least \$100 is deposited (not including interest paid on the account) and no withdrawals are made. Boosted interest is only paid on the first \$250,000.00 in the Savings Booster account. "Base" interest is paid where these conditions are not

met. See Interest Rates page on the website for details of current rates. Maximum of one Savings Booster account per member.

14. Bonus additional interest is paid on this account if the following criteria is satisfied: a minimum \$100 customer-initiated deposit and no withdrawals are made in the calendar month the higher rate of interest is paid on daily balance for that month. If minimum deposit of \$100 is not made and/or a withdrawal was actioned within the calendar month, standard interest rate will apply for that month. Interest from previous month(s) does not contribute towards required minimum monthly deposit. Please refer to our Interest Rates for Non-Featured Products on our website for further interest rate information.
15. Choose to receive interest or not to assist with your legal reporting requirements.
16. No transactions can be made during the nominated fixed term period, unless qualification criteria are met due to drought, natural disaster, or hardship (refer to ATO website for further information).
17. This account is eligible to be part of the Community Partnership Program at the time an eligible organisation ('Community Partner') has been assigned by the account holder. When a Community Partner has been assigned, we will calculate the average annual balance of each account at the end of each financial year and donate the designated donation percentage to that individual Community Partner.

Please refer to the Community Partnership Program Guidelines located at www.regionalaustaliabank.com.au for further details including the current donation rates. Within 6 months of the end of the previous financial year, Regional Australia Bank will present the donation to each Community Partner as a 'bonus payment'.
18. Cheque Book facilities are only made available at the discretion of Regional Australia Bank. Existing Cheque Book facilities may be removed at any time with suitable notice provided.
19. Introductory Interest Rate is paid for the first three months and then rolling to a variable rate set by the Regional Australia Bank.
20. Bonus additional interest payable when conditions met: a minimum of \$200 customer deposit per month and make no withdrawals during the month to be eligible for the bonus rate. If both requirements are not met, then rate reverts to current base rate.