

## Fact Sheet

# All Smiles Account (S88)

An everyday transaction account that does not charge for the majority of everyday banking transactions for a monthly Account Keeping Fee (this fee can be waived in certain circumstances).

## Features and interest rates

- ✓ no minimum balance
- ✓ funds available at call
- ✓ card access available
- ✓ ability to have monthly Account Keeping Fee waived

0.00% p.a.

## Access options

Branch cash withdrawals	✓	Direct debits	✓
Branch cash or cheque deposits	✓	Visa Debit card	✓
Personal cheque withdrawals	✓	rediCARD	✓
Internet/mobile and phone banking	✓	EFTPOS	✓
Direct credits	✓	ATM/rediATM	✓

## Fee table

Monthly Service Fee/Account Keeping Fee	\$5.00
Branch cash withdrawal	Nil
Direct Debit	Nil
Personal cheque withdrawal	Nil
ATM cash transaction*	Nil
EFTPOS transaction	Nil
Visa Debit transaction (savings or cheque options)	Nil
Visa Debit transaction (credit option or contactless) – merchant may apply a surcharge	Nil

This account does not charge for any transaction fees as detailed in Section 2.1 of the Schedule of Fees and Charges. A monthly Account Keeping Fee applies unless Members have \$2,000 or more credited from an external source to the account in a calendar month, are under 25 years of age or have an Average Relationship Balance of \$125,000 or more. Other general service fees may still apply. For a complete list of fees as well as other fee exemptions, refer to the Schedule of Fees and Charges.

**IMPORTANT INFORMATION:** Interest rate(s) effective 1 October 2019 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.

\*A Direct Charge may apply for non-rediATM cash transactions.



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