

Christmas Club Account (S45)

An account to help you plan and save for a more affordable Christmas, with a higher rate of return than the everyday transaction account and limited access to your funds.

Features and interest rates

- ✓ funds only available from 1 November to 31 January, removing the temptation of spending prior to the festive season
- ✓ no opening balance requirements
- ✓ interest calculated daily, paid 31 October

0.60% 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	Nil
Branch cash withdrawal	\$2.25

All Members are entitled to a monthly Fee Allowance to offset fees and this allowance is based on your Average Relationship Balance (combination of savings and loans balances held) as well as products and services held. Once this Fee Allowance is exhausted the above unit transaction fees apply. The above table only shows fees associated with some of the more common transactions relating to this account. For a complete list of fees as well as how the Fee Allowance is calculated and other fee exemptions, refer to the Schedule of Fees and Charges.

IMPORTANT INFORMATION: Interest rate(s) effective 23 September 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.