

# Day to Day Account (s99)

An everyday transaction account with a wide range of access options.

## Features and interest rates

- ✓ no minimum balance
- ✓ funds available at call
- ✓ card access available
- ✓ can be linked to a loan and used as an offset facility
- ✓ an overdraft facility can be attached to this account

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	Nil
Branch cash withdrawal	\$2.25
Direct Debit	\$1.00
Personal cheque withdrawal	\$2.00
ATM cash transaction	\$0.10*
EFTPOS transaction	\$1.50
Visa Debit transaction (savings or cheque options)	\$1.50
Visa Debit transaction (credit option or contactless) – merchant may apply a surcharge	Nil

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. 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 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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