

Money Management Account

(S87)

A savings account that offers higher rates of return than an everyday transaction account, across a number of interest rate tiers.

Features and interest rates

| | |
|---|----------------------------------|
| ✓ minimum balance of \$2,000 to open and maintain | 0.00% p.a. \$0 - \$4,999 |
| ✓ \$500 minimum for deposits and withdrawals | 0.10% p.a. \$5,000 - \$9,999 |
| ✓ funds available 7 days after deposited | 0.10% p.a. \$10,000 - \$19,999 |
| ✓ interest calculated daily and paid monthly | 0.40% p.a. \$20,000 - \$49,999 |
| | 0.50% p.a. \$50,000 - \$99,999 |
| | 0.75% p.a. \$100,000 - \$249,999 |
| | 0.95% p.a. \$250,000 and over |

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 |

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 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.