



# General Working Account Fact Sheet

The flexible, multi-purpose transaction account specifically designed for Real Estate Businesses that is free of included transaction fees if you have a minimum value of loans and deposits, and use the General Working Account for all your external transactions.

## Benefits and Interest Rates

ACCOUNT	INTEREST RATE
General Working Account (\$19)	No interest earned on this account

- No minimum balance
- Funds available at call
- Loan offset available.

## Fee Table

Monthly Service Fee: \$0/\$12			
Monthly service fee is waived if the monthly combined value of deposits and loans in your membership exceeds \$100,000. No monthly service fee applies if you don't make any withdrawals during the month.			
Monthly Transaction Fee: 20 free withdrawals, then 60c per withdrawal			
Monthly transaction fee is waived if the monthly combined value of deposits and loans in your membership exceeds \$100,000			
INCLUDED TRANSACTIONS			
Internet banking transactions	✓	Direct credits	✓
Phone banking transactions	✓	Direct debits	✓
Branch cash or cheque deposits	✓	Branch cash withdrawals	✓
Visa Debit	✓	EFTPOS	✓
Member cheque withdrawals	✓	ATM/RediATM*	✓

\*You may be charged by the ATM owner if you use a non-rediATM.

## Fees and Charges

For details on other fees and charges which may apply, refer to the Business Fees and Charges brochure.

### IMPORTANT INFORMATION

Interest rates are effective 01/11/19 and are 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, general fees and charges apply, and are available on request.

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