

# Junior Bonus Saver Account

## Fact Sheet

A savings account for younger members that rewards you with bonus interest, helping you achieve your goal sooner.

### Benefits and Interest Rates

ACCOUNT	AMOUNT	INTEREST RATE
Junior Bonus Saver Account (S26)	All balances	0.10% p.a.
	Bonus interest	0.85% p.a.

- No minimum balance
- Funds available at call
- Interest calculated daily on the closing balance and credited monthly
- Variable interest rate
- To receive bonus interest, all you need to do is deposit a minimum of \$10 each calendar month and make no withdrawals or balance transfers
- The bonus interest rate is paid in addition to the basic interest rate
- When the member turns 18, the Junior Bonus Saver Account (S26) will revert to the Bonus Saver Account (S27) with all the relevant terms and conditions.

### Fee Table

Monthly Transaction Fee: First withdrawal free, then \$3 per withdrawal			
INCLUDED TRANSACTIONS			
Internet banking transactions	✓	Direct credits	✓
Phone banking transactions	✓	Direct debits	n/a
Branch cash or cheque deposits	✓	Branch cash withdrawals	✓
Visa Debit	n/a	EFTPOS	n/a
Member cheque withdrawals	n/a	ATM/RediATM	n/a

### Fees and Charges

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

**IMPORTANT INFORMATION:** Interest rates are effective 16/03/20 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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