



Product Key Fact Sheet

Effective: 28 June 2018

About our e-ZYNET Direct Account

An e-ZYNET Direct Account offers the best of both worlds with high interest and your money available 24x7.

1. Key Facts

- Tiered interest rate
- No minimum deposit requirements
- \$500,000 maximum investment, however multiple accounts are allowed
- Funds can only be transferred to another Hunter United transaction or savings account
- Deposits can be made via cash, cheque, internal transfer or direct credit

2. Interest

The current interest rate for our e-ZYNET Direct Account can be found in our Savings and Transaction Accounts Interest Rates brochure available on our website, or upon request from our branches.

The interest rate is a tiered variable rate and is calculated on the daily balance of your account. Interest is paid monthly to your account.

3. Accessing your money

You can access your money via the following Account Access Facilities:

- Internet Banking and must be transferred to a Hunter United transaction or savings account
- PayID for receiving NPP Payments
- Osko to receive fast payments

Please see our Account Access Terms and Conditions brochure on our website for more information on these facilities, or contact us on (02) 4941 3888.

It is important to ensure you have sufficient funds to prevent your account becoming overdrawn.

You will be sent a quarterly statement. Additional copies of statements can be requested at any time however a fee will apply.

4. Reward Rebate

Our Reward Rebate Program enables you to have your

Eligible Fees rebated if you hold a loan with us or have combined loans and savings of \$20,000 or more with us.

You could receive a fee rebate of up to \$20 per month depending on your combined balances.

If you have a loan with us, you'll receive an automatic rebate of \$5 per month on your Eligible Fees, regardless of the loan balance.

If you have a combined balance of say, \$102,000 (\$2,000 in an On-Call Savings Account, \$5,000 in a Term Deposit and a Home Loan balance of \$95,000) you would receive a rebate of up to \$10 against your Eligible Fees.

Put simply... the more banking you do with us - the bigger the Reward Rebate! Please see our Fees and Charges - Deposit Products & Account Access Facilities brochure for a definition of Eligible Fees and other details.

5. Fees and Charges

Monthly Ezy Fee	\$5
Dishonoured cheque (inward)	\$9.90 each
Stop payment on corporate cheques	\$20

Please see our Fees & Charges – Deposit Product and Account Access Facilities brochure for more information.

6. Account Limits

The e-ZYNET Direct Account has the following daily withdrawal limits:

Internet Banking transfers	\$5,000 cumulative for accounts registered for Internet Banking, unless you have previously submitted a signed Transfer Authority Limit Variation form. This applies to Internet Banking transfer payments authorised on a particular day irrespective of the date of the scheduled or actual payment
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This Product Key Fact Sheet should be read carefully and forms part of the governing terms of your account along with our Deposit Product Terms and Conditions, Account Access Terms and Conditions, Fees & Charges – Deposit Products and Account Access Facilities brochure, and Savings and Transaction Accounts Interest Rates brochure. Copies of these documents are available on our website or upon request from our branches.