



# Product Key Fact Sheet

Effective: 28 June 2018

## About our Retiree Online Investor Account

If you're 55+ and after great returns on your super investment as a retiree, as well as flexibility, this could be the account for you.

### 1. Key Facts

- No monthly administration fee (Ezy Fee)
- \$5,000 minimum opening deposit
- \$500,000 maximum investment
- No minimum monthly deposit requirements
- Account must be linked to another Australian deposit account in the same name
- One withdrawal per month without penalty
- Deposits can be made via cheque, internal transfer, direct debit (Ezy Debit) or direct credit
- Exclusive to personal banking customers 55+

### 2. Interest

The current interest rate for our Retiree Online Investor 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 variable rate and is calculated on the daily balance of your account. Interest is paid monthly in arrears. No interest is credited for the month or months in which two (2) or more withdrawals/transfers from the account have been made. No interest is paid on the closure of the account.

### 3. Accessing your money

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

- Internet Banking and must be transferred to a linked account
- PayID for receiving NPP Payments
- Osko to make and receive fast payments to your linked account

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.

Please 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. Fees and Charges

Dishonoured cheque (inward)	\$9.90 each
Special clearance on cheque	\$20
External transfers (HU EzyPay)	50c per transaction
External transfer (HU EzyPay) rejection	\$5 each
Recall on an external transfer (HU EzyPay)	\$50 each
SMS alerts	20c each
Osko recall	\$33
Osko payment	Currently fee free

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

### 5. Account Limits

The Retiree Online Investor 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
Osko payments	\$1,000 per transaction and \$5,000 cumulative per day. Osko transactions are included toward your daily Internet Banking transaction limit.

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.