



# Product Key Fact Sheet

Effective: 1 May 2020

## 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 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 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. Fees and Charges

Monthly account keeping fee	\$0
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 a full list of fees and charges.

### 5. 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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Please consider the relevant terms and conditions before deciding whether to acquire any Hunter United products and facilities.

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