Savings Accounts

About this Document

This document contains important information regarding eligibility, product features and benefits, and specific terms.

Bonus Saver: Reach your savings goals sooner by making regular contributions. Earn Bonus Interest.

iSave Online: Online Only account with competitive interest. For customers 12 years and over; or business or community groups. Must have a linked transaction account

iSave Online Promotional Offer: Promotional online account with competitive interest for new or returning customers. Receive a special rate for the first 90 days. Must have a linked transaction account. Limit one account per customer.

Feature	Benefit	Account		
		Bonus Saver	iSave Online	iSave Online Promotional Offer
No minimum balance required	No need to bring along any money to get started	✓	✓	✓
Tiered interest	Be rewarded for higher savings balances	x	✓	✓[8]
Credit interest calculated daily	Interest calculated on balances as they grow throughout the month	✓	✓	✓
Credit interest paid monthly	Access to interest on a regular basis	✓	✓	✓
Bonus interest	Be rewarded for saving	✓[1]	x	x
Funds 'at call'	Access to your money when you want it	✓	✓	✓
Visa debit card	Conveniently access your money online, at point of sale or via ATMs	x	x	x
Unlimited deposits	Deposit as often as you like - flexibility	✓	online only	online only
Banking app, internet banking and SMS alerts	Convenient access to your account. Pay your bills using BPAY, transfer money, auto transfers, view account balance and transactions.	✓	✓[2,3]	✓[2,3]
Direct Debit	Allows regular expenses to be paid automatically, saving time	✓	x	x
Overdraft Facility Available[4]	Access to a pre-determined limit of credit while retaining regular transaction account functionality. Keep cash flow available.	x	x	x
Protected by the Financial Claims Scheme[5]	Feel confident your money is safe	✓	✓	✓
No account-keeping fees	Access as many accounts as you need without paying additional account keeping fees[6]	✓	✓	✓
Free transactions included[7]	Save money by structuring your banking to avoid fees	✓	✓	✓
eStatements	Contribute to environmental sustainability. Save paper and benefit from immediate access to your statement history via internet banking.	✓	✓	✓

1. Bonus rate of interest is paid if you deposit a minimum of $100 per calendar month and make no withdrawals. 2. BPAY not available on iSave Online and iSave Online Promotional Offer. 3. Credit Only. 4.Subject to credit assessment and terms and conditions. 5. Terms and conditions apply. 6. A single membership fee or exemption applies. 7. Refer to Fees, Charges and Transaction Limits schedule. 8. iSave Online Promotional Offer interest rate will revert to standard iSave Online account, including interest rate after 90 days.

Products are issued by Regional Australia Bank Ltd trading as Summerland Bank (ABN 21 087 650 360). AFSL & Australian Credit Licence 241167. Deposits are protected by the Australian Government Financial Claims Scheme up to a total of $250,000 per account holder with Regional Australia Bank Ltd (ABN: 21 087 650 360), including the aggregate of any deposits held through Summerland Bank or any other Regional Australia Bank trading brand or entity. Ask us for further information.

This is general advice only and may not be right for you. Please read the Financial Services Guide, Accounts & Access Facility Conditions of Use and Fees, Charges and Transaction Limits Schedule before making decisions. A copy can be obtained online from one of our branches, or by contacting us on 1300 728 728. Target market determination available on request at our branches.