

Supplement to »

'Your Guide to Wide Bay Australia's Accounts and Banking Services'

This document is a Supplement to Your Guide to *Wide Bay Australia's Accounts and Banking Services* ("the Guide") which was effective May 2011 (Version 8) and is a document we provide to you in accordance with the *Corporations Act 2001*.

It contains information specifically relating to Wide Bay Australia's **Visa Debit Account (S29)**. Applicants for this Account should read this Supplementary Guide together with the Guide. This Supplement was issued by Wide Bay Australia Ltd AFSLN 239686 ABN 40 087 652 060 on 6th January 2012.



part 'a' product features - wide bay australia accounts »

VISA DEBIT ACCOUNT - S29

Product Features

- A transaction account providing access to Wide Bay Australia's Visa Debit Card - a card which provides access to account funds in Australia and overseas - through ATM's and EFTPOS or by making retail purchases at stores, by mail, by telephone or online purchases through the internet.
- Terms and Conditions apply to the use of a Wide Bay Australia Visa Debit Card and are available on request.
- This account is available for personal or business use.
- If an applicant nominates a qualifying Wide Bay Australia account in which they are an authorised signatory, an exemption of the monthly Account Fee will apply. A list of qualifying accounts for the Account Fee exemption is on page 2 of this Supplementary.
- A Visa Debit Account can be opened as a standalone account, however a monthly Account Fee will apply.
- Limited banking services are available as the account is primarily aimed at facilitating Visa Debit Card transactions.
- A monthly Visa Debit Card Access Fee and transaction fees apply.
- No minimum Opening Balance or Balance to be retained.
- No Passbook however free monthly account statements will be issued.
- 'smartlink' Internet Banking transactions listings available 24x7.

Interest

- No interest is paid on funds held in this account.

Product Risks

- The principal risks of this account relate to the use and operation of the Wide Bay Australia Visa Debit Card and this card's additional functionality (compared to a Wide Bay Australia Cashcard) whereby the Visa Debit Card provides account access via overseas ATMs, EFTPOS and for online purchases. These risks and how you can avoid them happening to you are contained in the Wide Bay Australia *Visa Debit Card Terms and Conditions*.
- Visa Debit Account holders must hold an active qualifying account and be the authorised signatory on this primary account in order to avoid an Account Fee. There is a risk that the primary account may not suit your particular objectives, financial situation or needs or that you may incur the Account Fee if you close your primary account.
- Banking services on this account are primarily limited to Visa Debit Card transactions.
- There is a risk that this type of account may not suit your particular objectives, financial situation or needs.

part 'b' product features for non-cash payment facilities »

VISA DEBIT ACCOUNT - S29

Refer to Wide Bay Australia's *Visa Debit Card Terms and Conditions* which should be read in conjunction with Part 'B' of the Guide for the product features relating to any non-cash payment facilities available on this account.

In addition the following withdrawal limits will apply:

Daily Withdrawal Limit »		
<ul style="list-style-type: none"> • Domestic ATM • EFTPOS Daily Cash Withdrawal Limit (where the 'SAV' or 'CHQ' button is selected) 	\$1000 per card per day	We can apply and vary a combined daily limit on the value of withdrawals you make using these access methods on any one day. You may vary this amount on application.
<ul style="list-style-type: none"> • Visa Network Transactions Daily Withdrawal Limit 	available balance of account	Visa Network includes the following transactions: <ol style="list-style-type: none"> 1. Overseas ATM/EFTPOS 2. Overseas and Domestic Transactions where the 'CR' button is selected 3. Signature based 'paper transactions' 4. Mail order, phone or internet transactions

Account Features at-a-glance »

Account Features	Transaction Accounts
	Visa Debit Account (S29)
Personal (P) or Business (B) Use	P / B
Passbook Account Option	X
Statement Account Option	issued monthly
Account Fee	✓ unless exemption applies
Card Access Fee	✓
Cleared Funds On-call	✓
Interest Payment Structure	n/a
Interest Calculated	n/a
Interest Paid	n/a
Minimum Opening Balance	nil
Minimum Balance to be retained in Account	nil
Branch Access for Transactions	✓
Counter Cheques	✓
Cheque Book	X
smartlink Phone Banking	transfer to another WBA a/c under the same client no. + a/c balance or transaction enquiry + BPAY
smartlink Internet & Mobile Banking	transfer to another WBA a/c + a/c balance or transaction enquiry + transfer from an external a/c (refer to your bank) + BPAY + external payments
Visa Debit Card Access (no Cashcard)	to Australian and overseas ATM's + Australian and overseas EFTPOS + retail purchases in stores, by mail, by telephone or via the internet no Bank@Post
Direct Credits into Account (wages, pension, rent, dividends etc)	✓
Periodical Payment from another WBA Account	✓
Periodical Payment to another WBA Account	✓
Auto-Sweep between WBA Accounts	X
BPAY to pay bills via Branch, Phone or Internet Banking	✓
Direct Debit to another organisation (eg. insurance company)	✓
Periodical Payment or Electronic Funds Transfer to an external bank account	✓
RTGS 'same day' Payment to an external bank account	✓
Telegraphic Transfer to an overseas bank account	X
Sub-Accounts (eg S29.1, S29.2 etc)	✓
Account Label (eg 'holiday', 'car' account etc)	✓

part 'c' terms and conditions for accounts and banking services »

VISA DEBIT ACCOUNT - S29

Refer to Wide Bay Australia's *Visa Debit Card Terms and Conditions* which should be read in conjunction with Part 'C' of the Guide.

part 'd' schedule of fees and charges »

VISA DEBIT ACCOUNT - S29

These fees and charges relate to transaction and other fees specific to the Wide Bay Australia Visa Debit Account and Visa Debit Card. Other fees and charges may apply such as Staff Assisted Fees and Dishonours and Rejects - these are contained in Part 'D' of the Guide.

* An exemption of this fee will apply where the account holder nominates another qualifying Wide Bay Australia account in which they are an authorised signatory.

As at 19th December 2011 **qualifying accounts** included:

- Today's Choice Account - S1/S2
- Today's Options Account - S10
- Pension Friendly Account - S6
- Young Achiever's Account - S19 (18+ age restriction applies)
- Cash Management Account - S9
- 'Mortgage Muncher' Account - S8
- 'Mortgage Muncher' Professional Account - S12
- Freedom Line Access Account - S15
- Professional Australian Access Account - S16
- Flexi-Loan Access Account - S5
- Business Freedom Access Account - S26
- Today's Business Account - S25
- Business Cash Management Account - S18
- All Loan Accounts - L types

^ The Card Access Fee will be charged once - regardless of how many Visa Debit Cards are attached to the Visa Debit Account. Wide Bay Australia may overdraw your Visa Debit Account to recover fees and charges.

~ The Fee will apply even when the Visa Debit Card is used to initiate the transaction.

* An Excess Cash Withdrawal Limit Fee may apply.

♦ List available on request or at www.widebayaust.com.au

contacting us »

If you have any questions or need more information, please contact us by:

- Telephone** (07) 4150 4000
- Facsimile** (07) 4152 3499
- Email** widebay@widebayaust.com.au
- Visiting our website** www.widebayaust.com.au
- Writing to us at** Wide Bay Australia Ltd
Wide Bay Australia House
16-20 Barolin Street, or
PO Box 1063
Bundaberg Qld 4670

Visiting one of our branches?

See our website for location details.



www.widebayaust.com.au



1300 wide bay
business hours 9 4 3 3 2 2

Account & Transaction Fees at-a-glance »	Transaction Accounts
	Visa Debit Account (S29)
Account Fee	\$5/month (exemptions apply*)
Dormant Account Administration Fee	nil
Visa Debit Card Access Fee	\$1.25/month ^
Visa Debit Card Replacement Fee	\$10 / card
STAFF ASSISTED and CHEQUE BANKING	
branch cash deposit	FREE
branch cash withdrawal ~*	\$0.95 each
branch transfer of funds to another Wide Bay Australia account ~	\$0.95 each
branch account balance enquiry	FREE
cheque deposit handling charged per cheque	20/month free then \$0.30 each
cheque withdrawal using cheque book	n/a
purchase of a WBA counter cheque	\$6/cheque
purchase of a foreign currency cheque draft	n/a
deposit of a foreign currency cheque draft	as advised by Wide Bay Australia's bankers
branch BPAY	n/a
ELECTRONIC PAYMENTS - INTERNAL (to and from WBA accounts)	
periodical payment - inward	FREE
periodical payment - outward	FREE
auto-sweep	n/a
ELECTRONIC PAYMENTS - EXTERNAL (to and from a WBA account and an external bank or third party)	
direct credit - to a WBA account	FREE
direct debit - from a WBA account to a third party	\$0.50 each
periodical payment - regular to an external bank a/c	\$0.50 each
electronic funds transfer - one off to an external bank a/c	\$0.50 each
BPAY - phone, internet or mobile banking	FREE
RTGS 'same day' payment - inward to a Wide Bay a/c from another bank	FREE
RTGS 'same day' payment - outward from a Wide Bay a/c to another bank	\$20/payment
telegraphic transfer - to an overseas bank a/c	n/a
INTERNET and MOBILE BANKING	
BPAY	FREE
external payment	\$0.50 each
transfer to another WBA a/c	FREE
transfer from an external bank a/c	refer to your bank
balance or transaction enquiry	FREE
TELEPHONE BANKING	
BPAY	FREE
transfer to another WBA a/c under the same client number	FREE
balance or transaction enquiry	FREE
CARD BANKING - WITHIN AUSTRALIA	
EFTPOS	FREE
'Wide Bay' or 'Westpac' branded ♦ ATM withdrawal	FREE
'Wide Bay' or 'Westpac' branded ♦ ATM balance enquiry	FREE
non-'Wide Bay' or non-'Westpac' branded ATM withdrawal	Direct Charge Fee is levied by ATM owner
non-'Wide Bay' or non-'Westpac' branded ATM balance enquiry	
retail purchase	FREE
CARD BANKING - OVERSEAS	
ATM	\$5/withdrawal + 3% Currency Conversion Fee
EFTPOS/retail purchase	3% Currency Conversion Fee
BANK@POST	
cash withdrawals and transfers	n/a
cheque deposit handling	n/a
balance enquiry	n/a

TRANSACTION FEES