

# part 'a'

## product features - wide bay australia accounts »

### Summary of Wide Bay Australia Account Features »

You should read the information in this guide including the Product Summary for each type of account. **Refer to the Account Features table on the following page and the Fees tables on pages 48 to 53 -** which will allow you to compare each type of account so that you can decide which one is right for you.

We have provided the following questions and responses to assist you with your decision.

If you require an account:

	<b>To use for everyday banking?</b>	<b>Transaction Accounts</b>
	And you - Are under 18:	<i>Young Achiever's Account</i>
	Are a pensioner:	<i>Pension Friendly Account</i>
Seek fee-free limits (on most transactions) and exemptions on monthly Account Fees:		<i>Today's Choice Account</i>
Seek unlimited free Wide Bay withdrawals (on most transactions) in return for a competitive monthly Account Fee:		<i>Today's Options Account</i>
	<b>Are a Wide Bay Australia Home Loan Customer?</b>	<b>Mortgage Offset Accounts</b>
And you - would like an account to save on monthly loan interest:		<i>Mortgage Muncher Account or Mortgage Muncher Professional Account</i>
	<b>To save for a special purpose and earn competitive interest ?</b>	<b>Savings Accounts</b>
And you - Would like an online savings account linked to your Today's Options Account:		<i>Today's net\$aver Account</i>
Would like to earn bonus interest every month you save:		<i>Bonus Plus Account</i>
Are under 18 and would like to earn bonus interest for saving:		<i>Young Achiever's Account</i>
Would like to lock up your savings specifically for Christmas time:		<i>Christmas Club Account</i>
	<b>To invest for a higher return?</b>	<b>Term Deposits &amp; Investment Accounts</b>
And you - Have over \$500 and are looking for a higher return:		<i>Term Deposit Account</i>
Have over \$5,000 and are looking for a higher return with access to your funds:		<i>Cash Management Account</i>
	<b>To use as a come-and-go loan facility in association with an approved credit limit?</b>	<b>Line of Credit Access Accounts</b>
Secured by approved residential property:		<i>Freedom Line Access Account or Professional Australian Access Account</i>
Secured by approved residential property and arranged through an approved third party, such as a Financial Planner:		<i>Flexi-Loan Access Account</i>
	<b>As a come-and-go loan facility with an approved credit limit?</b>	<b>Business Overdraft Access Accounts</b>
Secured by approved commercial or rural property:		<i>Business Freedom Access Account</i>
	<b>To use for everyday business banking?</b>	<b>Transaction Accounts</b>
And you - seek a business cheque account:		<i>Today's Business Account</i>
	<b>To invest for a higher return for your business?</b>	<b>Term Deposits &amp; Investment Accounts</b>
And you - Have over \$500 and are looking for a higher return:		<i>Term Deposit Account</i>
Have over \$5,000 and are looking for a higher return with access to your funds:		<i>Business Cash Management Account</i>
	<b>To use for a special organisation or entity?</b>	<b>Special Entity Accounts</b>
And you - Are a Club, 'Not-for-Profit' or Community Organisation:		<i>Today's Club Account</i>
Are an eligible Primary Producer:		<i>Farm Management Deposit Account</i>
Have a Self-Managed Superannuation Fund:		<i>Self Managed Superannuation Fund Account</i>

# Account Features at-a-glance »

	Personal Transaction Accounts				Mortgage Offset Accounts		Personal Savings Accounts			Personal Investment Accounts	Term Deposits	Line-of-Credit Access Accounts#			Business Overdraft Access Accounts#	Business Transaction Accounts	Business Investment Accounts	Special Entity Accounts		
	Today's Choice Account (S1/S2)	Today's Options Account (S10)	Pension Friendly Account (S6)	Young Achiever's Account (S19)	"Mortgage Muncher" Account (S8)	"Mortgage Muncher" Professional (S12)	Bonus Plus Account (S14)	Christmas Club (S4)	Today's netSaver (S27)	Cash Management Account (S9)		Freedom Line Access Account (S15)	Flexi-Loan Access Account (S5)	Professional Australian Access A/c (S16)	Business Freedom Access (S26)	Today's Business Account (S25)	Business Cash Management Account (S18)	Today's Club Account (S17)	Farm Management Deposit Account (S35)	Self Managed Superannuation Fund Account (S11)
Personal (P) or Business (B) Use	P	P	P	P	P/B	P	P	P	P	P	P/B	P/B	P/B	P	B	B	B	B	B	B
Passbook Account Option	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
Statement Account Option	✓	✓	✓	✓	✓	✓	✓	✓	✓ <sup>\$</sup>	✓	✗ <sup>^</sup>	✓	✓	✓	✓	✓	✓	✓	✓	✓
Account Fee ^	✓ <sup>^</sup>	✓ <sup>^</sup>	✗	✗	✓	✗ <sup>⊙</sup>	✗	✗	✗ <sup>⊙</sup>	✓ <sup>^</sup>	✗	✓ <sup>^</sup>	✓	✗ <sup>⊙</sup>	✓	✓ <sup>^</sup>	✓	✗	✗	✗
Cleared funds On-call	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓
Interest Payment Structure	tiered - rate applies to each part of the balance only	rate applies to whole of balance	tiered - rate applies to each part of the balance only	tiered - rate applies to each part of the balance only	n/a	n/a	tiered - rate applies to each part of the balance only	rate applies to whole of balance	tiered - rate applies to whole balance when a tier is reached	tiered - rate applies to whole balance when a tier is reached	rate applies to whole of balance	interest charged on whole of debit balance	interest charged on whole of debit balance	interest charged on whole of debit balance	interest charged on whole of debit balance	tiered - rate applies to each part of the balance only	tiered - rate applies to whole of balance when a tier is reached	tiered - rate applies to whole of balance when a tier is reached	tiered - rate applies to whole of balance when a tier is reached	tiered - rate applies to whole of balance when a tier is reached
Interest Calculated	on daily balances	on daily balances	on daily balances	on daily balances	n/a	n/a	on daily balances	on daily balances	on daily balances	on daily balances	on daily balances p.a.	on daily balances	on daily balances	on daily balances	on daily balances	on daily balances	on daily balances	on daily balances	on daily balances	on daily balances
Interest Paid	quarterly	quarterly	quarterly	quarterly	n/a	n/a	monthly	yearly on Nov 30	monthly	monthly	as agreed	charged monthly	charged monthly	charged monthly	charged monthly	quarterly	monthly	quarterly	monthly	monthly
Minimum Opening Balance	\$10	\$10	\$10	\$10	nil	nil	\$10	\$10	nil	\$5,000	\$500	n/a	n/a	n/a	n/a	\$10	\$5000	\$10	\$1000	\$5000
Minimum Balance to be retained in Account	\$1	\$1	\$1	\$1	\$1	\$1	\$1	n/a	nil	\$1	\$500	n/a	n/a	n/a	n/a	\$1	\$1	\$1	\$1000	\$1
Branch Access	✓	✓	✓	✓	✓	✓	✓	✓ <sup>♦</sup>	✗ <sup>\$</sup>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓ <sup>+</sup>	✓
Counter Cheques	✓	✓	✓	✓	✓	✓	✓	✓ <sup>♦</sup>	✗	✓	✓ <sup>♦</sup>	✓	✓	✓	✓	✓	✓	✓	✓ <sup>+</sup>	✓
Cheque Book	✓	✓	✓	✗	✓	✓	✓	✗	✗	✓	✗	✓	✓	✓	✓	✓	✓	✓	✗	✓
smartlink Phone Banking	✓	✓	✓	✓	✓	✓	✓	✓ <sup>♦</sup>	✓ <sup>\$</sup>	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓ <sup>+</sup>	✓
smartlink Internet & Mobile Banking (including BPAY View™)	✓	✓	✓	✓	✓	✓	✓	✓ <sup>♦</sup>	✓ <sup>\$</sup>	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓ <sup>+</sup>	✓
Cashcard / Loan Express Card (to access ATMs, EFTPOS, Bank@Post)	✓	✓	✓	✓	✓	✓	✗	✗	✗	✓	✗	✓	✓	✓	✓	✓	✓	✗	✗	✗
BPAY® to pay bills	✓	✓	✓	✓	✓	✓	✓	✓ <sup>♦</sup>	✗	✓	✓ <sup>♦</sup>	✓	✓	✓	✓	✓	✓	✓	✗	✓
Direct Credits (wages, pension, rent, dividends etc)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓
Direct Debits (to other financial institutions and organisations)	✓	✓	✓	✓	✓	✓	✓	✓ <sup>♦</sup>	✗	✓	✗	✓	✓	✓	✓	✓	✓	✗	✓	✓
Electronic Periodical Payments (to other Wide Bay accounts)	✓	✓	✓	✓	✓	✓	✓	✓ <sup>♦</sup>	✗	✓	✗	✓	✓	✓	✓	✓	✓	✗	✓	✓
Auto-Sweep Facility	✓	✓	✓	✓	✓	✓	✓	✗	✗	✓	✗	✓	✓	✓	✓	✓	✓	✗	✓	✓
Sub-Accounts (eg S1.1, S1.2 etc)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓	✗	✓	✓
Account Label (eg 'holiday', 'car' account etc)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓	✗	✓	✓

**\$ Today's NetSaver (S27)** is an 'online' savings account. Statements are issued 6 months on January 1 and July 1.  
 • no branch withdrawals, deposits or transfers (account may be opened or closed at branch and a transfer is allowed upon account closure)  
**smartlink phone banking**  
 • transfer funds into S27 from another Wide Bay account under the same client number • transfer funds from S27 to Today's Options (S10) account under the same client number  
 • account balance or transaction enquiry • no BPAY  
**smartlink internet and mobile banking**  
 • one-off or regular transfer of funds into S27 from another Wide Bay Account • one-off transfer of funds from S27 to Today's Options (S10) account under the same client number  
 • no future dated or regular periodical payments from S27 • account balance or transaction enquiry • no BPAY (BPAY View is available) • no other external payments  
 Ⓢ An Account Fee applies to the Today's Options (S10) Account to which the Today's netSaver (S27) is linked to. If there are inadequate funds in the S10 Account to cover the S10 Account Fee, this Fee may be recovered from the S27 Account.

^ For details of Account Fees and Account Fee Exemptions refer to Part 'D' - Schedule of Fees & Charges  
 Ⓢ BPAY & BPAY View™ registered to BPAY Pty Ltd ABN 69 079 137 518  
 ♦ Withdrawals allowed only in the period Dec 1 to Jan 31  
 ♦ Investment Record Certificate provided on lodgement - available on request - statements forwarded on an annual basis  
 Ⓢ Available 2 calendar days either side of maturity date + Restrictions apply - refer to FMD Product Summary - full terms and conditions provided on application  
 ⊙ An annual package fee applies

## Personal Transaction Accounts - Product Summary »

Our Transaction Accounts give you easy access for regular transacting.

### TODAY'S CHOICE ACCOUNT - S1 & S2

#### Product Features

- An on-call transaction account for your everyday banking needs
- Passbook or Statement Account option
- Access to a range of financial services - Cashcard, cheque book\*, electronic payments, direct crediting etc.
- Branch and Bank@Post access
- smartlink Telephone, Internet and Mobile Banking access
- Minimum Opening Balance \$10
- Minimum Balance to be retained \$1
- No Monthly Account Fee if daily account balance is maintained at \$1000 or more
- Available for personal use only - businesses, companies, body corporate, superannuation funds, family trusts, clubs and non-profit organisations are not eligible

### Interest

• Interest is calculated on the daily opening balance at the tiered rate of interest that applies to each part of your account balance. The following formula is used:

Tier 1 - up to \$2500	a%	$\frac{\text{amount of balance in tier 1}}{365}$	x	$\frac{a}{100}$	= U
Tier 2 - over \$2500 - up to \$5000	b%	$\frac{\text{amount of balance in tier 2}}{365}$	x	$\frac{b}{100}$	= V
Tier 3 - over \$5000 - up to \$10000	c%	$\frac{\text{amount of balance in tier 3}}{365}$	x	$\frac{c}{100}$	= W
Tier 4 - over \$10000 - up to \$25000	d%	$\frac{\text{amount of balance in tier 4}}{365}$	x	$\frac{d}{100}$	= X
Tier 5 - over \$25000 - up to \$50000	e%	$\frac{\text{amount of balance in tier 5}}{365}$	x	$\frac{e}{100}$	= Y
Tier 6 - over \$50000	f%	$\frac{\text{amount of balance in tier 6}}{365}$	x	$\frac{f}{100}$	= Z

U + V + W + X + Y + Z = amount of interest accrued daily on your Today's Choice Account

- Interest is credited at the end of each financial quarter (31/3, 30/6, 30/9 and 31/12)
- Current interest rates available by contacting Wide Bay

#### Product Risks

- Interest rates applicable to this account are determined from time to time by Wide Bay and are subject to change without notice
- There is a risk that this type of account may not suit your particular objectives, financial situation or needs

*\*(by arrangement with Westpac Banking Corporation ABN 33 007 457 141)*

### TODAY'S OPTIONS ACCOUNT - S10

#### Product Features

- An on-call transaction account for your everyday banking needs
- Free branch cash withdrawals, branch transfers, personal cheque, 'Wide Bay' and 'Westpac' branded ATM's, EFTPOS, BPAY® and Direct Debit withdrawals in return for a "flat" monthly Account Fee (Exemptions Apply)
- Passbook or Statement Account option
- Access to a range of financial products and services - Cashcard, cheque book\*, electronic payments, direct crediting etc.
- Branch and Bank@Post access
- smartlink Telephone, Internet and Mobile Banking access
- Minimum Opening Balance \$10
- Minimum Balance to be retained \$1
- Available for personal use only - businesses, companies, body corporate, superannuation funds, family trusts, clubs and non-profit organisations are not eligible

#### Interest

- Interest is calculated on the daily opening full balance of your account using the following formula:

$$\frac{\text{daily balance}}{365} \times \frac{\text{interest rate}}{100} = Z$$

Z = amount of interest accrued daily on your Today's Options Account

- Interest is credited at the end of each financial quarter (31/3, 30/6, 30/9 and 31/12)
- Current interest rates available by contacting Wide Bay

#### Product Risks

- Interest rates applicable to this account are determined from time to time by Wide Bay and are subject to change without notice
- There is a risk that this type of account may not suit your particular objectives, financial situation or needs

*\*(by arrangement with Westpac Banking Corporation ABN 33 007 457 141) ® Registered to BPAY Pty Ltd ABN 69 079 137 518.*

### PENSION FRIENDLY ACCOUNT - S6

#### Product Features

- An on-call transaction account which pays interest determined in light of the minimum assessment rates for the single pension as adopted by the Federal Government and set from time to time
- Specifically designed for pensioners ^
- No monthly Account Fee or Withdrawal Fees at Wide Bay branches or 'Wide Bay' and 'Westpac' branded ATM's
- Passbook or Statement Account option
- Access to a range of financial services - Cashcard, cheque book\*, electronic payments, direct crediting etc.
- Branch and Bank@Post access
- smartlink Telephone, Internet and Mobile Banking access
- Minimum Opening Balance \$10
- Minimum Balance to be retained \$1

#### Interest

- Interest is calculated on the daily opening balance at the tiered rate of interest that applies to each part of your account balance. The following formula is used:

$$\text{Tier 1 - up to } \$42000^{\vee} \quad a\% \quad \frac{\text{amount of balance in tier 1}}{365} \times \frac{a}{100} = Y$$

$$\text{Tier 2 - over } \$42000^{\vee} \quad b\% \quad \frac{\text{amount of balance in tier 2}}{365} \times \frac{b}{100} = Z$$

Y + Z = amount of interest accrued daily on your Pension Friendly Account

- Interest is credited at the end of each financial quarter (31/3, 30/6, 30/9 and 31/12)
- Current interest rates available by contacting Wide Bay

#### Product Risks

- Interest rates reflect the deeming rates announced by the Federal Government from time to time for the single pension income test, however, Wide Bay reserves the right to change this policy at any time without notice
- There is a risk that this type of account may not suit your particular objectives, financial situation or needs

<sup>^</sup> A Centrelink Pension Card or letter from Centrelink advising that you are receiving a pension entitlement is required to open the Account.

<sup>\*</sup> (by arrangement with Westpac Banking Corporation ABN 33 007 457 141)

<sup>∨</sup> This amount may vary from time to time in accordance with changes to threshold limits set by Federal Government.

### YOUNG ACHIEVER'S ACCOUNT - S19

#### Product Features

- An on-call transaction account specifically designed for under 18 years of age\*
- No monthly Account Fee or Withdrawal Fees at Wide Bay branches or 'Wide Bay' and 'Westpac' branded ATM's
- Passbook or Statement Account option
- Access to a range of financial services - Cashcard, electronic payments, direct crediting etc.
- Branch and Bank@Post access
- smartlink Telephone, Internet and Mobile Banking access
- Minimum Opening Balance \$10
- Minimum Balance to be retained \$1

*Note: Cashcard only available to authorised account signatories 12 years of age or older - proof of age may be required.*

#### Interest

- Interest is calculated on the daily opening balance at the tiered rate of interest that applies to each part of your account balance. The following formula is used:

$$\text{Tier 1 - up to } \$4999.99 \quad a\% \quad \frac{\text{amount of balance in tier 1}}{365} \times \frac{a}{100} = W$$

$$\text{Tier 2 - over } \$4999.99 \quad b\% \quad \frac{\text{amount of balance in tier 2}}{365} \times \frac{b}{100} = X$$

W + X = amount of interest accrued daily on your Young Achiever's Account

If certain conditions have been met, a monthly bonus rate will apply and the following formula will be used:

$$\text{Tier 1 - up to } \$4999.99 \quad a\% \quad \frac{\text{amount of balance in tier 1}}{365} \times \frac{a + \text{monthly bonus of } c\%}{100} = Y$$

$$\text{Tier 2 - over } \$4999.99 \quad b\% \quad \frac{\text{amount of balance in tier 2}}{365} \times \frac{b + \text{monthly bonus of } d\%}{100} = Z$$

Y + Z = amount of interest accrued daily on your Young Achiever's Account including monthly bonus rate

- To earn the monthly bonus rate:
  - make at least 1 deposit, credit transfer or electronic credit to the account in the calendar month (interest credit excluded), and
  - make no withdrawals, debit transfers or electronic debits from the account in the calendar month
- Interest is credited at the end of each calendar month
- Current interest rates available by contacting Wide Bay

#### Product Risks

- Interest rates applicable to this account are determined by Wide Bay and subject to change without notice
- There is a risk that this type of account may not suit your particular objectives, financial situation or needs

*\*The Account is not available to anyone over the age of eighteen years. Identification showing birth date is required to open the Account. The Account may be opened in the child's name or as an account held in trust for the child. When the child reaches the age of eighteen years, the Account will be transferred to a Today's Options (S10) if a Cashcard is active on the Account or to a Bonus Plus (S14) if there is no Cashcard.*

### Mortgage Offset Accounts - Product Summary »

#### 'MORTGAGE MUNCHER' - S8 and 'MORTGAGE MUNCHER PROFESSIONAL' - S12

##### Product Features

- 'Mortgage Muncher' 100% Offset Account
- An on-call transaction account ONLY available to Wide Bay borrowers with term home loans #
- Every dollar in the 'Mortgage Muncher' will be matched with a special benefit that is the same as the interest rate charged on the term home loan
- Maximise your loan interest savings by increasing the daily balance of your 'Mortgage Muncher'
- Reduces the interest charges on your loan therefore enabling you to pay off your home loan earlier
- Unlike interest income which is normally taxable, you do not pay tax on the Mortgage Offset benefit
- Passbook or Statement Account option
- Access to a range of financial services - Cashcard, cheque book\*, electronic payments, direct crediting etc
- Branch and Bank@Post access
- smartlink Telephone, Internet and Mobile Banking access
- No minimum Opening Balance
- Minimum Balance to be retained \$1

### Interest

- Funds in the 'Mortgage Muncher' do not attract interest
- The closing daily balance of the 'Mortgage Muncher' offsets 100% of the interest charged to the equivalent amount of the closing daily balance of the loan account
- This benefit is automatically taken into account when calculating monthly loan interest. The benefit (if any) will be shown on the borrower's loan statement. No offset benefit is applicable to that part of the closing daily balance in the 'Mortgage Muncher' which is greater than the closing daily balance of the home loan

### Product Risks

- The percentage of offset interest benefits available to borrowers is determined by Wide Bay and may be affected by government taxation legislation and policies in relation to these types of benefits - should this offset interest percentage change at any time in the future, you will be given prior notice in writing
- Offset Benefits will vary according to each borrower's financial situation
- Offset Benefits do not negate a borrower's responsibility to meet loan payments
- There is a risk that this type of account may not suit your particular objectives, financial situation or needs

*\*(by arrangement with Westpac Banking Corporation ABN 33 007 457 141)*

*#'Mortgage Muncher' is available on Wide Bay Term Home Loans only - it is not available on Lines of Credit. The Account must be opened in the same name(s) as the borrower's loan account and must be closed when the home loan is paid out. The transaction fee structure on your SB is dependent on your residential postcode - refer to Part D.*

*Mortgage Muncher Professional S12 only available to borrowers with a Professional Australian Home Loan L12*

## Personal Savings Accounts - Product Summary »

Our Savings Accounts help you save for a special purpose.

### BONUS PLUS ACCOUNT - S14

#### Product Features

- An on-call savings account which rewards you with a bonus rate when you save
- Passbook or Statement Account option
- Branch access
- Cheque book access\*
- smartlink Telephone, Internet and Mobile Banking access
- Minimum Opening Balance \$10
- Minimum Balance to be retained \$1
- No monthly Account Fee
- Available for personal use only - businesses, companies, body corporate, superannuation funds, family trusts, clubs and non-profit organisations are not eligible

#### Interest

- Interest is calculated on the daily opening balance at the tiered rate of interest that applies to each part of your account balance. The following formula is used:

$$\text{Tier 1 - up to \$4999.99} \quad a\% \quad \frac{\text{amount of balance in tier 1}}{365} \quad \times \quad \frac{a}{100} \quad = \quad W$$

$$\text{Tier 2 - over \$4999.99} \quad b\% \quad \frac{\text{amount of balance in tier 2}}{365} \quad \times \quad \frac{b}{100} \quad = \quad X$$

$W + X =$  amount of interest accrued daily on your Bonus Plus Account

If certain conditions have been met, a monthly bonus rate will apply and the following formula will be used:

$$\text{Tier 1 - up to \$4999.99} \quad a\% \quad \frac{\text{amount of balance in tier 1}}{365} \quad \times \quad \frac{a + \text{monthly bonus of } c\%}{100} \quad = \quad Y$$

$$\text{Tier 2 - over \$4999.99} \quad b\% \quad \frac{\text{amount of balance in tier 2}}{365} \quad \times \quad \frac{b + \text{monthly bonus of } d\%}{100} \quad = \quad Z$$

$Y + Z =$  amount of interest accrued daily on your Bonus Plus Account including monthly bonus rate

- To earn the monthly bonus rate:
  - make at least 1 deposit, credit transfer or electronic credit to the account in the calendar month (interest credit excluded), and
  - make no withdrawals, debit transfers or electronic debits from the account in the calendar month
- Interest is credited at the end of each calendar month
- Current interest rates available by contacting Wide Bay

#### Product Risks

- Interest rates applicable to this account are determined by Wide Bay and subject to change without notice
- There is a risk that this type of account may not suit your particular objectives, financial situation or needs

*\*(by arrangement with Westpac Banking Corporation ABN 33 007 457 141)*

### CHRISTMAS CLUB - S4

Join our Christmas Club and start saving for presents, cards, celebrations and travel.

#### Product Features

- A savings account specifically designed for saving for Christmas
- Passbook or Statement Account option
- Deposits only (no withdrawals)
- Branch access
- smartlink Telephone, Internet and Mobile Banking access
- Minimum Opening Balance \$10
- No monthly Account Fee

#### Interest

- Interest is calculated on the daily opening full balance of your account using the following formula:

$$\frac{\text{daily balance}}{365} \quad \times \quad \frac{\text{interest rate}}{100} \quad = \quad Z$$

$Z =$  amount of interest accrued daily on your Christmas Club Account

- Interest is credited at 30 November each year
- Balance and interest available from 1 December to 31 January each year
- An Early Closure Fee of a reduced rate of interest will apply for closure of account before the end of the savings period (between 1 February and 30 November) ♦
- Current interest rates available by contacting Wide Bay

#### Product Risks

- Interest rates applicable to this account are determined by Wide Bay and subject to change without notice
- Should you wish to withdraw funds from this account prior to 1 December each year, you will be required to close the account with a reduced rate of interest ♦
- There is a risk that this type of account may not suit your particular objectives, financial situation or needs

♦ Refer to Part D - Fees & Charges for Wide Bay Australia Accounts & Banking Services for Wide Bay Australia Accounts and Banking Services for full details of the Early Closure Fee.

### TODAY'S NET\$AVER ACCOUNT - S27

#### Product Features

- An online savings account only available to Today's Options (S10) Accountholders
- No minimum Opening Balance or Balance to be retained
- No monthly Account Fee or Transaction Fees
- As an online account there are no branch transactions and only limited banking services are available
- Account credits can be made any time through electronic transfers or direct credits
- Account debits can be made any time by using smartlink Internet, Mobile or Telephone Banking to electronically transfer funds to the client's Wide Bay Australia Today's Options (S10) Account
- Free Account statements are limited to 6 monthly as a Transaction Listing can be accessed through smartlink Internet Banking at any time
- Available for personal use only - businesses, companies, body corporate, superannuation funds, family trusts, clubs and non-profit organisations are not eligible

#### Interest

- Interest is calculated on the daily opening balance at the tiered rate of interest that applies to each part of your account balance. The following formula is used:

$$\text{If whole amount of balance is up to \$1999.99} \quad a\% \quad \frac{\text{whole balance}}{365} \quad \times \quad \frac{a}{100} \quad = \quad Z$$

$$\text{If whole amount of balance is over \$1999.99} \quad b\% \quad \frac{\text{whole balance}}{365} \quad \times \quad \frac{b}{100} \quad = \quad Z$$

$Z =$  amount of interest accrued daily on your Today's net\$aver Account

- Interest is credited at the end of each calendar month
- Current interest rates available by contacting Wide Bay

#### Product Risks

- Interest rates applicable to this account are determined by Wide Bay and subject to change without notice
- Banking services and access methods to funds in this Account are essentially limited to internal electronic transfers conducted through telephone, internet or mobile banking - Accountholders should read the Additional Terms and Conditions for Telephone, Internet and Mobile Banking contained in Part C of the Guide
- Accountholders must hold an active Wide Bay Australia Today's Options (S10) Account - there is a risk that this transaction account may not suit your particular objectives, financial situation or needs (details of the Today's Options Account are contained in this Guide)
- There is a risk that this type of online account may not suit your particular objectives, financial situation or needs

## Personal Investment Accounts - Product Summary »

Our Investment Accounts allow you to earn higher returns on larger amounts and retain access to your funds.

### CASH MANAGEMENT ACCOUNT - S9

#### Product Features

- An on-call investment account where you can achieve a high return without locking your funds away
- Passbook or Statement Account option
- Access to a range of financial services - Cashcard, cheque book\*, electronic payments, direct crediting etc
- Branch and Bank@Post access
- smartlink Telephone, Internet and Mobile Banking access
- Minimum Opening Balance \$5,000
- Minimum Balance to be retained \$1
- No monthly Account Fee if daily account balance is maintained at \$5,000 or more
- Reduced level of transaction fees applies if a minimum balance of \$20,000 is retained at all times
- Available for personal use only - businesses, companies, body corporate, superannuation funds, family trusts, clubs and non-profit organisations are not eligible

#### Interest

- Interest is calculated for the whole balance at the rate of interest that applies to your daily full account balance. The following formula is used:

$$\text{If whole amount of balance is up to } \$4999.99 \quad \text{a\%} \quad \frac{\text{whole balance}}{365} \times \frac{\text{a}}{100} = Z$$

$$\text{If whole amount of balance is over } \$4999.99 \text{ - up to } \$19999.99 \quad \text{b\%} \quad \frac{\text{whole balance}}{365} \times \frac{\text{b}}{100} = Z$$

$$\text{If whole amount of balance is over } \$19999.99 \text{ - up to } \$49999.99 \quad \text{c\%} \quad \frac{\text{whole balance}}{365} \times \frac{\text{c}}{100} = Z$$

$$\text{If whole amount of balance is over } \$49999.99 \text{ - up to } \$99999.99 \quad \text{d\%} \quad \frac{\text{whole balance}}{365} \times \frac{\text{d}}{100} = Z$$

$$\text{If whole amount of balance is over } \$99999.99 \text{ - up to } \$249999.99 \quad \text{e\%} \quad \frac{\text{whole balance}}{365} \times \frac{\text{e}}{100} = Z$$

$$\text{If whole amount of balance is over } \$249999.99 \text{ - up to } \$499999.99 \quad \text{f\%} \quad \frac{\text{whole balance}}{365} \times \frac{\text{f}}{100} = Z$$

$$\text{If whole amount of balance is over } \$499999.99 \quad \text{g\%} \quad \frac{\text{whole balance}}{365} \times \frac{\text{g}}{100} = Z$$

Z = amount of interest accrued daily on your Cash Management Account

- Interest is credited at the end of each calendar month
- Interest rate reviewed and adjusted weekly during normal market conditions
- Current interest rates available by contacting Wide Bay

#### Product Risks

- Interest rates applicable to this account are determined by Wide Bay and subject to change without notice
- There is a risk that this type of account may not suit your particular objectives, financial situation or needs

\*(by arrangement with Westpac Banking Corporation ABN 33 007 457 141)

## Term Deposits - Product Summary »

If you are seeking guaranteed rates of return on amounts of \$500 or more you should consider our range of Term Deposits.

#### Product Features

- Earn a competitive rate of interest on \$500 or more
- Your money in a term deposit is deposited for a fixed time at a fixed rate of interest
- Range of Term Deposits to suit your needs
- The Term Deposit you select and the interest rate you receive will depend on the amount of money you wish to invest (the principal); the length of time you wish to invest it for (the term); and when and how you want your interest paid
- Interest Payment Options
- Maturity Options\*\*
- Personalised Investment Record showing all details of the Term Deposit
- Branch Access
- No Wide Bay Fees or charges

- Automatic exemption to the monthly Today's Choice Account Fee is available for Today's Choice Accounts linked to a Term Deposit

#### Interest

- Interest is calculated for the term of your deposit, up to the day of maturity (or before this if the term is broken early) using the following formula:

$$\text{Amount of deposit} \times \frac{\text{number of days of the term of your deposit}}{365} \times \frac{\text{interest rate}}{100} = Z$$

Z = amount of interest paid over the term of your Term Deposit Account. Note - this interest will be paid according to the interest payment option (i.e. monthly, quarterly, half-yearly, yearly, or on maturity) applicable to your Term Deposit.

- Interest rate is fixed - it will not change during the term of your deposit - even if interest rates we offer change in the meantime

#### Early Withdrawal Rate - Reduced Interest

- Interest rates are offered on the basis that you agree to invest an amount of money for a certain length of time
- You can withdraw all of your term deposit funds at maturity without incurring an interest rate adjustment
- We may allow you to access your term deposit funds at other times other than maturity however you will lose a proportion of the interest - three calendar days notice is required for early withdrawal
- The amount of interest charged as an interest rate adjustment will depend on how early in the term you have requested to withdraw from the term deposit<sup>†</sup>
- These interest rate adjustments, which are determined by Wide Bay from time to time, will apply from either the date of the deposit if the term deposit is in its original term, or if the term deposit has rolled over, from the rollover date
- If interest has already been received before the maturity date (as would be the case with monthly quarterly, half-yearly or yearly interest payments), Wide Bay will deduct an interest rate adjustment from your final interest payment and/or principal

#### Product Risks

- As the interest rate on the Term Deposit is fixed for the term there is a risk that market interest rates can increase to a rate above the fixed interest rate on your Term Deposit. In this case, the amount of interest you receive on your deposit may be less than what you may be able to receive at this time on a new Term Deposit
- There can be a benefit if market interest rates decrease to a rate below the fixed interest rate on your Term Deposit in which case the amount of interest you receive on your deposit may be more than what you may be able to receive on a new Term Deposit
- Interest rates applicable to new term deposits and on renewal are determined by Wide Bay and are subject to change without notice
- There is a risk that this type of account may not suit your particular objectives, financial situation or needs

\*\*Unless notified in writing or on the appropriate form - on maturity the deposit will be automatically renewed for a similar term at the applicable rate at that time.

† Refer to Part C - Terms and Conditions for Wide Bay Australia Accounts and Banking Services for full details of the Early Withdrawal Rate applicable for Term Deposits.

## Line of Credit Access Accounts# - Product Summary »

Through one of our line of credit access accounts you can unlock the equity in your home to invest in shares or collectibles, capitalise on investment opportunities or meet unexpected expenses with ease. Line of Credit Access Accounts provide access to funds in an approved line of credit secured by approved residential property.

### FREEDOM LINE ACCESS ACCOUNT - S15

#### Product Features

- A 'come and go' loan facility to establish a credit limit secured by approved residential property
- Only available to Wide Bay Australia borrowers with a 'Freedom Line' Line of Credit (L15)
- Monthly statements
- Access to a complete range of financial products and services - Cashcard / Loan Express Card, cheque book\*, electronic payments, direct crediting etc
- Branch and Bank@Post access
- smartlink Telephone, Internet and Mobile Banking access
- Multiple Access Accounts to help separate borrowings for different purposes e.g. personal / business

#### Interest

- Variable Interest Rate charged monthly on outstanding daily debit balance
- No Interest payable on credit balances
- Current Interest Rates available by contacting Wide Bay

### Product Risks

- Interest rates applicable to this account are determined by Wide Bay and are subject to change#
- If the credit contract is terminated within 4 years of the date that the credit was made available, an Early Termination Cost Fee may be payable#
- Line of Credit accounts may have credit limits reviewed and reduced by Wide Bay with notice#
- There is a risk that this type of account may not suit your particular objectives, financial situation or needs

### FLEXI-LOAN ACCESS ACCOUNT - S5

#### Product Features

- A 'come and go' loan facility to establish a credit limit secured by approved residential property
- Only available to Wide Bay borrowers with a 'Flexi-Loan' Line of Credit (L5) and only when arranged in conjunction with an approved third party, such as a Financial Planner
- Monthly statements
- Access to a range of financial products and services - cheque book\*, electronic payments, direct crediting etc
- Branch access
- Multiple Access Accounts to help separate borrowings for different purposes - e.g. personal / business

#### Interest

- Variable Interest Rate charged monthly on outstanding daily debit balance
- No Interest payable on credit balances
- Current Interest Rates available by contacting Wide Bay

#### Product Risks

- Interest rates applicable to this account are determined by Wide Bay and are subject to change#
- If the credit contract is terminated within 4 years of the date that the credit was made available, an Early Termination Cost Fee may be payable#
- Line of Credit accounts may have credit limits reviewed and reduced by Wide Bay with notice#
- There is a risk that this type of account may not suit your particular objectives, financial situation or needs

### PROFESSIONAL AUSTRALIAN ACCESS ACCOUNT - S16

#### Product Features

- A 'come and go' loan facility to establish a credit limit secured by approved residential property
- Only available to Wide Bay borrowers with 'Professional Australian' Line of Credit (L16)
- Monthly statements
- Access to a complete range of financial products and services - Cashcard / Loan Express Card, cheque book\*, electronic payments, direct crediting etc.
- Branch and Bank@Post access
- smartlink Telephone, Internet and Mobile Banking access
- Multiple Access Accounts to help separate borrowings for different purposes e.g. personal/ business

#### Interest

- Variable Interest Rate charged monthly on outstanding daily debit balance
- No Interest payable on credit balances
- Current Interest Rates available by contacting Wide Bay Australia

#### Product Risks

- Interest rates applicable to this account are determined by Wide Bay and are subject to change#
- If the credit contract is terminated within 4 years of the date that the credit was made available, an Early Termination Cost Fee may be payable#
- Line of Credit accounts may have credit limits reviewed and reduced by Wide Bay with notice#
- There is a risk that this type of account may not suit your particular objectives, financial situation or needs

\*(by arrangement with Westpac Banking Corporation ABN 33 007 457 141)

# Information provided in this Guide applicable to Line of Credit Access Accounts should be read together with your credit contract and is for reference purposes only. It does not form part of your credit contract. Additional terms and conditions relating to Accounts regulated by the Consumer Credit Code will be notified in conjunction with your credit contract. Any subsequent changes to your Line of Credit Access Account's terms and conditions during the term of your credit contract will be notified to you in accordance with the Consumer Credit Code.

### Business Overdraft Access Accounts# - Product Summary »

Access funds for your business, up to an approved credit limit, as the need arises - without having to reapply or pay new loan fees each time funds are required. Business Overdraft Access Accounts are secured by non-residential security (including approved commercial or rural security).

### BUSINESS FREEDOM ACCESS ACCOUNT - S26

#### Product Features

- An account used to manage an overdraft secured by approved commercial or rural property
- Only available to Wide Bay Australia borrowers with a 'Business Freedom' Overdraft (L26)
- Statements every 6 months - free monthly statement upon request
- Access to a range of financial products and services - Cashcard/Loan Express Card, cheque book\*, electronic payments, direct crediting etc
- Branch and Bank@Post access
- smartlink Telephone, Internet and Mobile Banking access
- Payment Type - Interest is charged on the outstanding daily balance drawn on the overdraft account
- Multiple Access Accounts to help separate borrowings for different purposes

#### Interest

- Variable Interest Rate charged monthly on daily debit balance
- No interest payable on credit balances
- Current Interest Rates available by contacting Wide Bay

#### Product Risk

- Interest rates applicable to this account are determined by Wide Bay and are subject to change#
- If the credit contract is terminated within 4 years of the date that the credit was made available, an Early Termination Cost Fee may be payable#
- There is a risk that this type of account may not suit your particular objectives, financial situation or needs

\*(by arrangement with Westpac Banking Corporation ABN 33 007 457 141)

# Information provided in this Guide applicable to Business Overdraft Access Accounts should be read together with your credit contract and is for reference purposes only. It does not form part of your credit contract. Additional terms and conditions relating to Accounts regulated by the Consumer Credit Code will be notified in conjunction with your credit contract. Any subsequent changes to your Line of Credit Access Account's terms and conditions during the term of your credit contract will be notified to you in accordance with the Consumer Credit Code.

### Business Transaction Accounts - Product Summary »

#### TODAY'S BUSINESS ACCOUNT - S25

##### Product Features

- An on-call transaction account for business everyday banking needs
- Statement Account only (no Passbook option)
- Access to a range of financial services - cheque book\*, Cashcard, electronic payments, direct crediting etc.
- Generous level of cheque deposits and personal cheque withdrawals before transaction fees apply
- Branch and Bank@Post access
- smartlink Telephone, Internet and Mobile Banking access
- Minimum Opening Balance \$10
- Minimum Balance to be retained \$1
- Not available for personal use - available for business, company, body corporate, superannuation funds, family trusts, clubs and non-profit organisations only - you must provide evidence of the legal status of the entity - details of opening requirements available on application

##### Interest

- Interest is calculated on the daily opening balance at the tiered rate of interest that applies to each part of your account balance. The following formula is used:

Tier 1 - up to \$10000	a%	$\frac{\text{amount of balance in tier 1}}{365}$	x	$\frac{a}{100}$	= X
Tier 2 - over \$10000 - up to \$50000	b%	$\frac{\text{amount of balance in tier 2}}{365}$	x	$\frac{b}{100}$	= Y
Tier 3 - over \$50000	c%	$\frac{\text{amount of balance in tier 3}}{365}$	x	$\frac{c}{100}$	= Z

X + Y + Z = amount of interest accrued daily on your Today's Business Account

- Interest is credited at the end of each financial quarter (31/3, 30/6, 30/9 and 31/12)
- Current interest rates available by contacting Wide Bay

##### Product Risks

- Interest rates applicable to this account are determined by Wide Bay and subject to change without notice
- There is a risk that this type of account may not suit your particular objectives, financial situation or needs

\*(by arrangement with Westpac Banking Corporation ABN 33 007 457 141)

## Business Investment Accounts - Product Summary »

### BUSINESS CASH MANAGEMENT ACCOUNT - S18

#### Product Features

- An on-call investment account for businesses
- A competitive return with access to your money
- Statement Account only (no Passbook option)
- Access to a range of financial services - Cashcard, cheque book\*, electronic payments, direct crediting etc
- Branch and Bank@Post access
- smartlink Telephone, Internet and Mobile Banking access
- Minimum Opening Balance \$5,000
- Minimum Balance to be retained \$1
- No monthly Account Fee if daily account balance is maintained at \$5,000 or more

#### Interest

- Interest is calculated for the whole balance at the rate of interest that applies to your daily full account balance. The following formula is used:

If whole amount of balance is up to \$4999.99	a%	$\frac{\text{whole balance}}{365}$	X	$\frac{a}{100}$	= Z
If whole amount of balance is over \$4999.99 - up to \$19999.99	b%	$\frac{\text{whole balance}}{365}$	X	$\frac{b}{100}$	= Z
If whole amount of balance is over \$19999.99 - up to \$49999.99	c%	$\frac{\text{whole balance}}{365}$	X	$\frac{c}{100}$	= Z
If whole amount of balance is over \$49999.99 - up to \$99999.99	d%	$\frac{\text{whole balance}}{365}$	X	$\frac{d}{100}$	= Z
If whole amount of balance is over \$99999.99 - up to \$249999.99	e%	$\frac{\text{whole balance}}{365}$	X	$\frac{e}{100}$	= Z
If whole amount of balance is over \$249999.99 - up to \$499999.99	f%	$\frac{\text{whole balance}}{365}$	X	$\frac{f}{100}$	= Z
If whole amount of balance is over \$499999.99	g%	$\frac{\text{whole balance}}{365}$	X	$\frac{g}{100}$	= Z

Z = amount of interest accrued daily on your Business Cash Management Account

- Interest is credited at the end of each calendar month
- Interest rate reviewed and adjusted weekly during normal market conditions
- Current interest rates available by contacting Wide Bay

#### Product Risks

- Interest rates applicable to this account are determined by Wide Bay and subject to change without notice
- There is a risk that this type of account may not suit your particular objectives, financial situation or needs

\*(by arrangement with Westpac Banking Corporation ABN 33 007 457 141)

## Special Entity Accounts - Product Summary »

### TODAY'S CLUB ACCOUNT - S17

#### Product Features

- An on-call transaction account for clubs, 'not-for-profit' or community groups
- No monthly Account Fee
- Generous level of cheque deposits and personal cheque withdrawals before transaction fees apply
- Statement Account only (no Passbook option)
- Access to a range of financial services - cheque book\*, electronic payments, direct crediting etc.
- Branch access
- smartlink Telephone, Internet and Mobile Banking access
- Minimum Opening Balance \$10
- Minimum Balance to be retained \$1
- Not available for personal or business use - available for clubs, 'not-for-profit' or community groups only - you must provide evidence of the legal status of the entity - details of opening requirements available on application. Account application approval will be at Wide Bay Australia's discretion.

#### Interest

- Interest is calculated for the whole balance at the rate of interest that applies to your daily full account balance. The following formula is used:

If whole amount of balance is up to \$4999.99	a%	$\frac{\text{whole balance}}{365}$	X	$\frac{a}{100}$	= Z
If whole amount of balance is over \$4999.99 - up to \$19999.99	b%	$\frac{\text{whole balance}}{365}$	X	$\frac{b}{100}$	= Z
If whole amount of balance is over \$19999.99 - up to \$49999.99	c%	$\frac{\text{whole balance}}{365}$	X	$\frac{c}{100}$	= Z
If whole amount of balance is over \$49999.99 - up to \$99999.99	d%	$\frac{\text{whole balance}}{365}$	X	$\frac{d}{100}$	= Z
If whole amount of balance is over \$99999.99	e%	$\frac{\text{whole balance}}{365}$	X	$\frac{e}{100}$	= Z

Z = amount of interest accrued daily on your Today's Club Account

- Interest is credited at the end of each financial quarter (31/3, 30/6, 30/9 and 31/12)
- Current interest rates available by contacting Wide Bay Australia Ltd

#### Product Risks

- Interest rates applicable to this account are determined from time to time by Wide Bay and are subject to change without notice
- There is a risk that this type of account may not suit your particular objectives, financial situation or needs

\*(by arrangement with Westpac Banking Corporation ABN 33 007 457 141)

### FARM MANAGEMENT DEPOSIT ACCOUNT - S35

#### Product Features

- Designed to allow eligible primary producers<sup>o</sup> with a taxable non-primary production income of not over \$65000 to shift before-tax income from years when they need it least to years when it is most needed to help manage their exposure to adverse economic events and seasonal fluctuations.
- The FMD Scheme which is managed by the Australian Government allows eligible primary producers in the scheme to deduct the amount of any Farm Management Deposit they own from their assessable income for the income year in which the deposit is made. However, the amount of the deductions cannot exceed their taxable primary production income for the year. If a Farm Management Deposit is withdrawn, the amount of the deduction previously allowed is included in their assessable income in the withdrawal tax year.
- Funds on-call - minimum deposit and withdrawal amount \$1000 OR whole balance on closure of the account.
- Branch access only - withdrawals by cash, counter cheque or by transfer to another Wide Bay account under the same client number
- smartlink Telephone, Internet and Mobile Banking access (restrictions apply)
- Minimum Opening Balance \$1000
- Maximum Balance \$400,000
- No monthly Account Fee or Transactions Fees
- Statement Option only (no Passbook option) - statements issued 6 monthly

#### Interest

- Interest is calculated for the whole balance at the rate of interest that applied to your daily full account balance. The following formula is used:

If whole amount of balance is up to \$49999.99	a%	$\frac{\text{whole balance}}{365}$	X	$\frac{a}{100}$	= Z
If whole amount of balance is over \$49999.99 - up to \$99999.99	b%	$\frac{\text{whole balance}}{365}$	X	$\frac{b}{100}$	= Z
If whole amount of balance is over \$99999.99 - up to \$400000.00	c%	$\frac{\text{whole balance}}{365}$	X	$\frac{c}{100}$	= Z

Z = amount of interest accrued daily on your Farm Management Deposit Account

- Interest is paid and credited monthly to your nominated Wide Bay account under the same client number
- Current interest rates available by contacting Wide Bay

#### Product Risks

- Interest rates applicable to this account are determined by Wide Bay and subject to change without notice
- There is a risk this type of account may not suit your particular objectives, financial situation or needs - it is recommended applicants seek independent accounting or taxation advice for full tax consequences

<sup>o</sup> Eligibility criteria and terms and conditions apply to this account, please refer to the additional terms and conditions available in the Mandatory Statement - Additional Terms & Conditions for Farm Management Deposit (FMD) Accounts (S35). Farm Management Deposits can only be held at one financial institution - you must tell us if you already hold a Farm Management Deposit with another financial institution. Available to individuals only - companies or other entities are not eligible. Deposits can not be made by two or more people jointly or, made on behalf of two or more people. Trustees can only make deposits on behalf of a beneficiary who is entitled to a share of the income of the trust estate and is under a legal disability.

Ø A primary producer is an individual who:

- has a primary production business in Australia, but not as a trustee of a trust estate (for example, a dairy farm, trout hatchery, pecan plantation, olive grove, pine plantation, orchardist, wheat farm, beef cattle lot)
- is a partner (not a company) in a partnership that has a primary production business in Australia, or is a beneficiary (not a company) who is currently entitled to a share of the income of a trust estate where the trustee has a primary production business in Australia.

## SELF-MANAGED SUPERANNUATION FUND ACCOUNT - S11

### Product Features

- A special on-call deposit account for Self-Managed Superannuation Funds~
- A competitive return with access to your money
- Passbook or Statement Account option
- Access to a range of financial services - cheque book\*, electronic payments, direct crediting etc
- Branch access
- smartlink Telephone, Internet and Mobile Banking access
- Minimum Opening Balance \$5,000
- Minimum Balance to be retained \$1
- No monthly Account Fee

### Interest

- Interest is calculated for the whole balance at the rate of interest that applies to your daily full account balance. The following formula is used:

$$\text{If whole amount of balance is up to \$4999.99} \quad a\% \quad \frac{\text{whole balance}}{365} \quad \times \quad \frac{a}{100} \quad = \quad Z$$

$$\text{If whole amount of balance is over \$4999.99 - up to \$19999.99} \quad b\% \quad \frac{\text{whole balance}}{365} \quad \times \quad \frac{b}{100} \quad = \quad Z$$

$$\text{If whole amount of balance is over \$19999.99 - up to \$49999.99} \quad c\% \quad \frac{\text{whole balance}}{365} \quad \times \quad \frac{c}{100} \quad = \quad Z$$

$$\text{If whole amount of balance is over \$49999.99 - up to \$99999.99} \quad d\% \quad \frac{\text{whole balance}}{365} \quad \times \quad \frac{d}{100} \quad = \quad Z$$

$$\text{If whole amount of balance is over \$99999.99 - up to \$249999.99} \quad e\% \quad \frac{\text{whole balance}}{365} \quad \times \quad \frac{e}{100} \quad = \quad Z$$

$$\text{If whole amount of balance is over \$249999.99 - up to \$499999.99} \quad f\% \quad \frac{\text{whole balance}}{365} \quad \times \quad \frac{f}{100} \quad = \quad Z$$

$$\text{If whole amount of balance is over \$499999.99} \quad g\% \quad \frac{\text{whole balance}}{365} \quad \times \quad \frac{g}{100} \quad = \quad Z$$

Z = amount of interest accrued daily on your Self Managed Superannuation Fund Account

- Interest is credited at the end of each calendar month
- Interest rate reviewed and adjusted weekly during normal market conditions
- Current interest rates available by contacting Wide Bay

### Product Risks

- Interest rates applicable to this account are determined by Wide Bay and subject to change without notice
- There is a risk that this type of account may not suit your particular objectives, financial situation or needs

\*(by arrangement with Westpac Banking Corporation ABN 33 007 457 141)

~ A Trust Deed from your Self-Managed Superannuation Fund is required to open the Account - certain sections will be reproduced and held by Wide Bay.

## Tax Implications »

Interest earned on your account must be declared for income tax purposes. Quotation of Tax File Numbers is not compulsory, but if you do not provide us with your Tax File Number or exemption, we may deduct tax from your interest earned at the highest personal income tax rate plus the Medicare levy.

## Fees and Charges »

Details of applicable fees and charges for accounts are disclosed in Part 'D' Schedule of Fees and Charges for Wide Bay Australia Accounts and Banking Services.

## Terms and Conditions »

Full details of the terms and conditions are contained in Part 'C' - Terms and Conditions for Wide Bay Australia Accounts and Banking Services.