



Personal Accounts: Interest Rates & Summary of Key Features & Benefits

Australian Government Deposit Guarantee: Wide Bay Australia received the Guarantee in October 2008 due to our status as an Authorised Deposit-taking Institution ('ADI') prudentially supervised by the Australian Prudential Regulation Authority ('APRA'). On 12 September 2011, the Government announced that the Scheme will now be extended indefinitely with new limits of \$250,000 per person per ADI from 1 February 2012. Term deposits which existed on 10 September 2011 will continue to be covered up to \$1 million per person per ADI until 31 December 2012 or until they mature - whichever is earlier. Ask at a branch or visit our website for details.

All accounts: 'smartlink' Telephone and Internet Banking; BPAY®

PERSONAL TRANSACTION ACCOUNTS

Today's Choice Account (S1 - Passbook Option) (S2 - Statement Option)

A transaction account for your everyday banking needs. Generous fee free limits on most transactions and exemptions available on monthly Account Fees. Available for personal use only.

INTEREST PAID ON THAT PART OF THE ACCOUNT

up to \$2,500 0.03%p.a.	over \$2,500 up to \$5,000 0.03%p.a.	over \$5,000 up to \$10,000 0.03%p.a.	over \$10,000 up to \$25,000 0.07%p.a.	over \$25,000 up to \$50,000 0.10%p.a.	over \$50,000 0.75%p.a.
-------------------------	--------------------------------------	---------------------------------------	--	--	-------------------------

- minimum opening balance \$10
- minimum balance to be retained by customer \$1
- interest calculated on daily balances and paid quarterly
- monthly Account Fee applies - exemptions include minimum balance \$1000, term deposit, home loan, insurance
- Cashcard (ATM's, EFTPOS, Bank@Post™)
- passbook or statement option
- direct crediting of your wages, pension or allowance
- direct debits
- cheque book ^

Today's Options Account (S10)

A transaction account for your everyday banking needs. Unlimited free Wide Bay Australia withdrawals in return for a competitive Monthly Account Fee. Available for personal use only.

0.01%p.a. PAID ON FULL BALANCE

- minimum opening balance \$10
- minimum balance to be retained by customer \$1
- interest calculated on daily balances and paid quarterly
- monthly Account Fee applies (an exemption applies to full time tertiary students)
- cheque book ^
- passbook or statement option
- direct crediting of your wages, pension or allowance
- Cashcard (ATM's, EFTPOS, Bank@Post)
- electronic payments and direct debits
- attach a Today's net\$aver (S27) for high on-line interest

Pension Friendly Account (S6)

An account which pays interest determined in light of the minimum assessment rates for the pension (single) as adopted by the Federal Government.^^ Available for personal use only.

INTEREST PAID ON THAT PART OF THE ACCOUNT

up to \$44,600 3.00%p.a.	over \$44,600 4.50%p.a.
--------------------------	-------------------------

- minimum opening balance \$10
- minimum balance to be retained by customer \$1
- interest calculated on daily balances and paid quarterly
- no monthly Account Fee
- Cashcard (ATM's, EFTPOS, Bank@Post)
- passbook or statement option
- electronic payments and direct debits
- direct crediting of your pension and allowances
- cheque book ^
- ^^ evidence of pension entitlement will be required

PERSONAL INVESTMENT ACCOUNTS

Cash Management Account (S9)

Earn a high interest rate without losing access to your money. Available for personal use only.

INTEREST PAID ON FULL BALANCE

up to \$4,999.99 0.00%p.a.	over \$4,999.99 up to \$19,999.99 1.00%p.a.	over \$19,999.99 up to \$49,999.99 3.35%p.a.	over \$49,999.99 up to \$99,999.99 4.40%p.a.	over \$99,999.99 up to \$249,999.99 4.40%p.a.	over \$249,999.99 up to \$499,999.00 4.40%p.a.	Over \$499,999.00 4.40% p.a.
----------------------------	---	--	--	---	--	------------------------------

- minimum opening balance \$5,000
- minimum balance to be retained by customer \$1
- passbook or statement option
- interest will be for the whole balance calculated on daily balances and paid monthly
- monthly Account Fee applies if balance falls below \$5,000 - exemptions available
- direct crediting of your wages, pension or allowance, dividends and interest
- cheque book^
- electronic payments and debits
- Cashcard (ATM's, EFTPOS, Bank@Post)

The above interest rates are available as at 01/02/2012 but are subject to change at anytime without notice. Fees and charges apply on all accounts - details on application. Wide Bay Australia Ltd ABN 40 087 652 060 (AFSL No: 239686) issues these Deposit Accounts and Non-Cash Payment facilities that may be used in conjunction with these Accounts. This is a summary of key features and benefits only - to decide they are appropriate for you please carefully read the booklet, 'Your Guide to Wide Bay Australia's Accounts and Banking Services' which is available from our branches or website www.widebayaust.com.au. ^Cheque book by arrangement with Westpac Banking Corporation ABN 33 007 457 141.

BPAY® registered to BPAY Pty Ltd ABN 69 079 137 518 * Further details can be located at our website www.widebayaust.com.au under Service Centre > Security. ♦ Full time tertiary students need to show proof of enrolments with an Australian Educational Institution (University, TAFE or College) at a Wide Bay Australia branch in order to receive a monthly Account Fee Waiver. The waiver will continue to the date of expiry of the student's identification card/proof of enrolment.

PERSONAL SAVINGS ACCOUNTS

Today's net\$aver (S27)

Earn a high interest rate on your on-line savings. Available for personal use only.

INTEREST PAID ON FULL BALANCE

up to \$1,999.99 0.00%p.a.	Over \$1,999.99 4.60% p.a.
----------------------------	----------------------------

- an on-line savings account available in conjunction with a Today's Options (S10) Account
- interest will be for the whole balance calculated on daily balances and paid monthly
- no minimum opening balance or balance to be retained
- no monthly Account Fee or Transaction Fees
- as an on-line account there are no branch transactions, no external debit transfers to other banks or third parties and limited banking services
- credit to the account electronically by direct credit, periodical payment and incoming telephone and internet banking transfers
- access funds in the Account via telephone and internet banking transfers to the linked Today's Options (S10) Account

Bonus Plus Account (S14)

A savings account which rewards you with a bonus rate when you save. Available for personal use only.

INTEREST PAID ON THAT PART OF THE ACCOUNT

up to \$4,999.99 0.01%p.a. plus a MONTHLY BONUS of 4.40%p.a.	over \$4,999.99 0.01%p.a. plus a MONTHLY BONUS of 4.40%p.a.
--	---

- minimum opening balance \$10
- passbook or statement option
- minimum balance to be retained by customer \$1
- direct crediting of your wages, pension or allowance
- to earn the 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
- no monthly Account Fee
- interest calculated on daily balances and paid monthly
- cheque book ^
- electronic payments and debits

Young Achiever's Account (S19)

An account for under 18's with no monthly Account fees and a bonus rate when you save. ^^ Available for personal use only.

INTEREST PAID ON THAT PART OF THE ACCOUNT

up to \$4,999.99 0.01%p.a. plus a MONTHLY BONUS of 5.25%p.a.	over \$4,999.99 0.01%p.a. plus a MONTHLY BONUS of 5.25%p.a.
--	---

- account available (or held in trust) for persons under 18 years of age only
- minimum opening balance \$10
- minimum balance to be retained by customer \$1
- interest calculated on daily balances and paid monthly
- to earn the 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
- ^^ evidence of age will be required
- passbook or statement option
- Cashcard (ATM's, EFTPOS, Bank@Post)
- no monthly Account Fee
- electronic payments and direct debits

Christmas Club (S4)

Saving just a few dollars each week in our Christmas Club will give you a Christmas free from money worries. Available for personal use only.

2.00%p.a. PAID ON FULL BALANCE

- minimum opening balance \$10
- interest calculated on daily balances
- balance and interest available from December 1 to January 31
- a reduced rate of interest will apply for closure of account between February 1 and November 30
- passbook or statement option
- deposits only (no withdrawals)

ASK ABOUT OUR RANGE OF TERM DEPOSITS AND BUSINESS, SPECIAL ENTITY & MORTGAGE OFFSET ACCOUNTS

Head Office
Wide Bay Australia House
16-20 Barolin Street or PO Box 1063
Bundaberg Qld 4670
Telephone (07) 4150 4000 Facsimile (07) 4152 3499
www.widebayaust.com.au