



**wide bay
australia**
banking your way

PROFESSIONAL AUSTRALIAN PACKAGE

schedule of package benefits

This Schedule is issued by Wide Bay Australia Ltd ABN: 40 087 652 060, Australian Financial Services & Australian Credit Licence: 239686 - and is current as at 23rd November 2011.

This Schedule should be read in conjunction with the Wide Bay Australia Professional Australian Package **Terms and Conditions** issued on 23rd November 2011.

HOME LOANS & LINES OF CREDIT

receive an interest rate discount on your home loan or line of credit »

The current interest rate discounts for loans held under this Package are as follows:

loan type	discount
Professional Australian Home Loan (L12)	
Package Variable	0.62% p.a.*
Package Fixed (1, 2 and 3 year)	0.10% p.a.*
Professional Australian Line of Credit (L16)	0.40% p.a.*

* The 0.62% rate discount applicable to the Professional Australian Home Loan (L12) Package Variable Rate uses the Wide Bay Home Loan (L1) Pre-March 2011 Standard Variable Rate with No Monthly Account Fee as the reference rate. The 0.10% rate discount applicable to the Professional Australian Home Loan (L12) Package Fixed Rate uses the Wide Bay Home Loan (L1) Standard Fixed Rate as the reference rate. The 0.40% rate discount for Professional Australian Line of Credit (L16) uses the Freedom Line (L15) Standard Variable rate as the reference rate. The discounts will also apply to further loan advances, additional loans or credit limit increases applicable to Package Loans.

pay no application fee on your new home loan or line of credit when applying for the package »

- Professional Australian Home Loan (L12)
- Professional Australian Line of Credit (L16)

Please note: Other fees and charges may apply as detailed in your Credit Contract.

pay no application fee on further loan advances, additional loans or credit limit increases »

- Professional Australian Home Loan (L12)
- Professional Australian Line of Credit (L16)

Please note: Other fees and charges may apply as detailed in your Credit Contract.

pay no monthly account fee on your home loan or line of credit »

- Pay no 'Account Administration Fee' on Professional Australian Home Loan (L12) Package Variable Rate
- Pay no 'Fixed Rate Fee' on Professional Australian Home Loan (L12) Package Fixed Rate (1, 2 and 3 year)
- Pay no 'Access Account Management Fee' on Professional Australian Line of Credit (L16)

MORTGAGE MUNCHER PROFESSIONAL (\$12)

the opportunity to save on loan interest - with no monthly account fee and free transactions on your 100% offset account »

Save thousands of dollars in interest and pay off your Professional Australian Home Loan years earlier with the 'Mortgage Muncher Professional'!

Every dollar in this account saves you an equivalent rate of interest on your linked home loan - with 100% of the balance 'offset' against your home loan and the benefit applied to your home loan interest each month.

Plus you'll pay no monthly Account Fee and will automatically receive free withdrawals via Wide Bay Australia branches, 'Wide Bay' and 'Westpac' branded ATMs, EFTPOS, 'smartlink' internet/mobile/phone banking, BPAY®, personal cheques, direct debits and periodical payments.

Please note: The Mortgage Muncher Professional must be held in the same name and account number as the borrower/s Package loan.

TERM DEPOSITS

receive a higher interest rate on your term deposit »

We will pay a 0.25% higher interest rate on term deposits on application.

Please note: This benefit is not available on 'special' rates or 'negotiated' term deposit interest rates. The additional rate will only be available from the start of a new term and apply for the period of the term - you will need to reapply for rollovers or new terms. The Term Deposit must be held in the same name and account number as the borrower/s Package loan.

HOME BUILDING, HOME CONTENTS or LANDLORD INSURANCE

save up to 10% on your combined home building and home contents insurance »

Protect your Home Building and Home Contents together on the same Widecover Insurance policy and save up to 10% on your combined premium.*

receive up to 90 days free on your home building insurance »

Receive up to 90 days free Widecover Home Building Insurance when purchasing an existing residential property financed through Wide Bay Australia. ^

receive \$100 'cash back' on your home building or landlord insurance »

We'll deposit the 'cash-back' straight into your home loan, line of credit or other Wide Bay Australia deposit account for you to use as you wish. ~

receive \$50 'cash back' on your home contents insurance »

We'll deposit the 'cash-back' straight into your home loan, line of credit or other Wide Bay Australia deposit account for you to use as you wish. ~

Please note: The insurance policy must be held in the name of at least one of the borrowers of the Package Loan.

CAR INSURANCE

save up to 5% on your motor vehicle insurance premium »

Protect your private motor vehicles with Widecover Car Insurance and save up to 5% on your premium.*

receive \$50 'cash back' on your motor vehicle insurance »

We'll deposit the 'cash-back' straight into your home loan, line of credit or other Wide Bay Australia deposit account for you to use as you wish. ~

Please note: The insurance policy must be held in the name of at least one of the borrowers of the Package Loan.

CREDIT CARD

pay no annual fee on your new 'rewards' MasterCard for the first year »

Pay no annual fee for the first year on your Wide Bay Australia 'Rewards' MasterCard when you apply at the same time as applying for your eligible Professional Australian Package Loan.

Plus you will automatically receive all the other great card benefits including:

- 1 Reward point for every dollar spent on purchases. Points never expire while your credit card account remains open and can be redeemed for merchandise, store or gift vouchers, 'Cash back' and more.
- Complimentary Purchase Cover for up to 90 days after purchase. Most purchases of personal items made using your MasterCard are covered for loss, theft or damage for up to 90 days - anywhere in the world. They will be replaced, repaired or reinstated.†
- Complimentary International Travel Insurance+ when the travel is paid in full using your Gold MasterCard, complimentary Transit Accident Insurance for accidental death and injury cover and complimentary Emergency Travel Assist for fast card replacement, emergency cash advance and medical and legal advice.

Please note: The credit card must be held in the name of at least one of the borrowers of the Package Loan. The benefit is not available to existing Wide Bay Australia MasterCard holders - existing credit cards cannot be switched to this product.

The Professional Australian Package is offered by Wide Bay Australia Ltd ABN 40 087 652 060 (Australian Financial Services & Australian Credit Licence No: 239686) and is only available to approved applicants through Wide Bay Australia's branch network - not available to applicants introduced by third parties where Wide Bay has paid brokerage or commission. Terms and conditions and a Package Fee apply - details on application. Package details and benefits are available as at 23rd November 2011 but are subject to change at any time in the future.

Home Loans & Lines of Credit:

Wide Bay Australia Ltd ABN 40 087 652 060 (Australian Credit Licence No: 239686) is the credit issuer. This is not an offer to lend - credit assessment criteria, terms and conditions and other fees and charges apply - full details on application. Prior to entering into a credit contract with us you should read our Credit Guide available at our branches or www.widebayaust.com.au.

Mortgage Muncher Professional and Term Deposits:

Wide Bay Australia Ltd ABN 40 087 652 060 (AFS Licence No: 239686) is the issuer of these accounts and any non-cash payment facilities that may be used in conjunction with them. To decide if they are appropriate for you please carefully read the booklet 'Your Guide to Wide Bay Australia's Accounts and Banking Services' available at our branches or www.widebayaust.com.au. BPAY® is a trade mark of BPAY Pty Ltd (ABN 69 079 137 518). Other fees and charges may apply.

Insurance:

Insurance covers are available from Wide Bay Australia Ltd ABN 40 087 652 060 (AFSL: 239686) ('Wide Bay Australia Widecover'). In offering this insurance we act as an agent of Allianz Australia Insurance Ltd ABN 15 000 122 850 (AFSL: 234708) ('Allianz') - not as your agent. Allianz is the underwriter of this insurance. To help you make an informed decision about whether to acquire an Allianz insurance product through Wide Bay Australia Widecover you should read our Wide Bay Australia Financial Services Guide and the Product Disclosure Statement available at our branches or at www.widebayaust.com.au. We do not provide advice about these policies based on any consideration of your personal objectives, financial situation or needs. To decide if they are right for you please carefully read the relevant Product Disclosure Statement.

- * Where two or more discounts apply - the second and any subsequent discounts may be applied to the premium (excluding applicable government charges and taxes) after it has been reduced by previous discounts. If your premium is below our minimum premium then the minimum premium will apply. Discounts may not be applied to any flood component of the premium (if applicable).
- ^ The free cover will apply for 90 days or up to the date of the settlement of your Wide Bay Australia loan contract (whichever is sooner) from the time you accept the offer. After this free period normal premiums will apply. If you withdraw your home loan application or cancel your Mortgage Package, the free cover period will cease on the date of your withdrawal. If your home loan application is declined, the free cover period will cease 5 days, from the date of declination.
- ~ Available on new policies only. Not available in conjunction with any other offer. Limit of one 'cash back' for home building or landlords cover, one 'cash back' for home contents cover and 2 'cash backs' for motor vehicle (driven for personal use only - commercial vehicles excluded) covers per Package.

Credit Cards:

Wide Bay Australia MasterCards are supplied by arrangement with Card Services - a division of Citigroup Pty Limited ABN 88 004 325 080 (AFSLN 238098) ('Citigroup'). Citigroup is the issuer and administrator of Wide Bay Australia MasterCards. Applications must be in the name of individuals. Credit approval of your application is subject to satisfying Citigroup credit criteria including verification of income of over \$35000, Australian residency and your credit history. Wide Bay Australia is not responsible for the credit decision regardless of your acceptance for a Wide Bay Australia mortgage loan. To help you make an informed decision about whether to acquire a Citigroup credit card product through Wide Bay Australia you should read our Credit Card Credit Guide available at our branches or www.widebayaust.com.au. Upon approval of your application, Citigroup will notify you of how to meet the identification procedure required by law. Terms and conditions, and other fees and charges apply - full details on application.

- † International Travel Insurance (Gold Cards only) and Purchase Cover (Silver & Gold Cards) are provided automatically to cardholders under a master agreement between Zurich Australian Insurance Limited ABN 13 000 296 640 (AFSL 233507) and Citigroup Pty Ltd and is subject to either Gold Cardholder Terms and Conditions and exclusions contained in the Policy of Insurance. An excess applies to Purchase Cover Insurance.