

Gold Class Account

About this Document

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

Who is this for?

For those aged 65 or over or receiving a Government Aged, Veteran or Disability Pension.

Feature	Benefit	
No balance required	Open an account on the spot without the need to bring cash with you	✓
Stepped interest	Be rewarded for higher account balances	✓
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	✓
Funds 'at call'	Access to your money when you want it	✓
Visa Debit card ¹	Conveniently access your money online, at point of sale or via ATMs	✓
Unlimited deposits	Deposit as often as you like - no restrictions	✓
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	✓
Direct debit	Allows regular expenses to be paid automatically, saving time	✓
Overdraft facility available ²	Access to a pre-determined limit of credit while retaining regular transaction account functionality. Keep cash flow available	✓
Protected by the Financial Claims Scheme ³	Feel confident your money is safe	✓
No account-keeping fees ⁴	Access as many accounts as you need without paying additional account keeping fees	✓
Free transactions included ⁵	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. Direct Charge FREE when using ATM of Summerland Bank, or listed Bank.

2. Subject to credit assessment and terms and conditions.

3. Terms and conditions apply.

4. A single membership fee or exemption applies.

5. Refer to Fees, Charges and Transaction Limits schedule.

Product is 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.