

Transaction Accounts

About this Document

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

Community Partnership

Account: An everyday transaction account that helps manage money while supporting the community. Suitable for personal customers, youth (12 years and over who operate their own accounts), businesses and community organisations

Everyday: An everyday transaction account that suits all personal customers.

Everyday Basic: A low-cost basic transaction account for those who hold an eligible government concession card.*

Feature	Benefit	Account		
		Community Partnership Account	Everyday	Everyday Basic
Community Partnership Program	Support a nominated community group through everyday banking	✓	X	X
No minimum balance required	No need to bring along any money to get started	✓	✓	✓
Tiered interest	Be rewarded for higher savings balances	X	X	X
Credit interest calculated daily	Interest calculated on balances as they grow throughout the month	X	X	X
Credit interest paid monthly	Access to interest on a regular basis	X	X	X
Bonus interest	Be rewarded for saving	X	X	X
Funds 'at call'	Access to your money when you want it	✓	✓	✓
Visa debit card	Conveniently access your money online, at point of sale or via ATMs	✓	✓	✓
Unlimited deposits	Deposit as often as you like - flexibility	✓	✓	✓
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	✓	✓	✓ ⁵
Overdraft Facility Available ¹	Access to a pre-determined limit of credit while retaining regular transaction account functionality. Keep cash flow available.	X	✓	X
Protected by the Financial Claims Scheme ²	Feel confident your money is safe	✓	✓	✓
No account-keeping fees	Access as many accounts as you need without paying additional account keeping fees ³	✓	✓	✓
Free transactions included ⁴	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. Subject to credit assessment and terms and conditions. 2. Terms and conditions apply. 3. A single membership fee or exemption applies. 4. Refer to Fees, Charges and Transaction Limits schedule. 5. Cannot be overdrawn by Direct Debit *Everyday Basic account limited to one per customer, income must be credited to account. 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.

Products are issued by Regional Australia Bank Ltd trading as Summerland Bank (ABN 21 087 650 360). AFSL & Australian Credit Licence 241167.

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.