



Summary of Accounts and Access Facilities

Account Type	S1 Access	S82 BusiAccess	S4 Christmas Saver	S10 Cash Management	S11 iNet Saver	S12 Pensioner Plus	S13 Bonus Saver	S32 Reward Me Saver	S87 SMSF Savings	S23, S25, S31, S33, S35 Mortgage Offset	Term Deposits
Account Eligibility	All members	Members with registered businesses	All members	All members	Members with Online Banking Access	Members 55 years or older who receive a Pension or are Retirees	All members	All members	Members with Registered SMSF	Members with an eligible home loan	All members
Daily Account Transaction Limits											
Minimum Opening Deposit	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,000
Service Centre Cash Withdrawal	\$3,000	\$3,000	\$3,000	\$3,000	n/a	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	n/a
ATM Withdrawal	\$1,000	\$1,000	n/a	n/a	n/a	\$1,000	n/a	\$1,000	n/a	\$1,000	n/a
BPAY	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	n/a
Osko	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	n/a
Online Banking External Transfers	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	n/a
Available Access Facilities											
Funds Available at Call	✓	✓	No, restricted between 1 November & 31 January	7 days after deposit	✓	✓	✓	✓	✓	✓	n/a
Service Centre Access	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Online Banking, Mobile App	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗
Visa Debit card	✓	✓	✗	✗	✗	✓	✗	✓	✗	✓	✗
Electronic Funds Transfer	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗
Osko Payments	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗
Link PayID	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗
Deposit Book	✓	✗	✗	✓	✗	✓	✗	✗	✓	✗	✗
Direct Credit	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗
Direct Debit	✓	✓	✗	✓	✗	✓	✗	✓	✓	✓	✗
Quick Debit	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗
Periodical Payment	✓	✓	✗	✓	✗	✓	✗	✓	✓	✓	✗
BPAY	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗
Bank@Post	✓	✓	✗	✗	✗	✓	✗	✓	✗	✓	✗
Interest											
Tiered Interest Rates	✗	✗	✗	✓	✓	✓	✗	✗	✓	✗	✓
Calculation	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Monthly	Daily	Daily	Daily
Payment Frequency	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Offset to loan interest	Monthly, annually or at maturity
Special Conditions <i>Please refer to the G&C Mutual Bank Interest Rate Schedule for applicable tiers & rates</i>	n/a	n/a	n/a	Rates paid on each tiered balance	Rates paid on each tiered balance	Rates paid on each tiered balance	Bonus rate conditions apply	Rates paid on full balance	Rates paid on each tiered balance	n/a	Reduced interest rates may apply upon early withdrawal

This document must be read together with the G&C Mutual Bank Account and Access Facilities Terms and Conditions and the Fees and Charges Schedule.