

Savings and Transactional Accounts

Effective : Friday, 1 August 2014

iSAVER - Online Account

High variable interest iSaver account allows members who enjoy the freedom of electronic banking to save at a high rate of return. This product is available to Members who have registered for internet banking. Product features include:

- > Interest is calculated daily and paid monthly from your very first dollar
- > Deposit or withdraw money via internet banking at any time.

Variable Interest on entire balance \$1 and over - special introductory interest rate for 3 months	4.01% pa ¹
Variable Interest on entire balance \$1 and over	2.50% pa

BONUS SAVER

Be rewarded for saving! Earn extra variable interest if you have a minimum deposit of \$20 per month and make no withdrawals. Interest is calculated daily and paid monthly.

\$1 and over	base rate	0.25% pa
Deposit \$20 per month with no withdrawals	bonus rate	1.50% pa

PENSIONER SAVINGS

An account designed specifically for age pensioners and paying high rates of variable interest. The rates apply on a stepped basis to each component of the overall account balance. These rates are for single account holders.

- > Interest is calculated on the minimum monthly balance and paid monthly
- > Access funds using Cuecard at ATM's or EFTPOS. Cheque book facilities are also available.

\$1 - \$2,000	on the proportion of balance in this range	0.10% pa
\$2,001 - 46,600	on the proportion of balance in this range	2.00% pa
\$46,601 and over	on the proportion of balance in this range	3.50% pa

EVERYDAY ACCESS ACCOUNT

This account can be accessed via personal banking, use of a cheque book or with a CUECARD at ATM's or EFTPOS. Variable interest is calculated on the minimum monthly balance and paid monthly.

\$49,999 and under	0.00% pa
\$50,000 and over	0.25% pa

COMMUNITY ACCESS ACCOUNT

A special purpose community account can be accessed via personal banking, use of a cheque book or with a CUECARD at ATM's or EFTPOS. Variable interest is calculated on the minimum monthly balance and paid monthly. Features include:

- > Transactional fee free banking for eligible community organisations
- > Account has the functionality to receive beneficiary payments from Community Saver holders

\$49,999 and under	0.00% pa
\$50,000 and over	0.25% pa

COMMUNITY SAVER ACCOUNT

Reward yourself and your favourite community group with a high rate variable interest savings account and the ability to make valuable annual beneficiary payments to your nominated community group.

\$1- \$1,999	1.05% pa
\$2,000 and over	3.05% pa
Beneficiary Contribution	1.00% pa ²

¹ iSaver special offer - The special introductory variable interest rate is available to new and existing Members who open a new account. At the end of the 3 month period, the interest rate reverts to the standard iSaver variable rate applicable at the time. Dnister reserves the right to withdraw this offer at any time.

² Beneficiary Contribution - Is the interest earned on your Community Saver Account that will be paid into your nominated eligible community organisation's Community Access Account. The amount is paid in July each financial year. Interest is calculated daily.

All interest rates, which are quoted on a per annum (pa) basis, are subject to change without notice and should be verified with your local branch. Fees, charges, terms and conditions apply. For full details on our products and an analysis of your personal requirements, please arrange for an appointment with one of our friendly staff by contacting your local Dnister branch.



DNISTER