

Interest Rates

S1 - EVERYDAY ACCOUNT	0.10%
<small>Balance Range</small>	
\$1 - \$99,999	0.00%
\$100,000 +	0.10%
Interest calculated on daily balance and credited 30 June and 31 December each year.	

S2 - PENSIONER ACCOUNT	2.00%
<small>Balance Range</small>	
\$1 - \$1,999	0.25%
\$2,000 - \$48,599	1.00%
\$48,600 +	2.00%
Interest calculated on daily balance and credited 30 June and 31 December each year.	

S3 - BILL PAYING ACCOUNT	0.01%
Interest calculated on daily balance and credited 30 June and 31 December each year.	
Interest calculated daily on debit (overdrawn) balances and debited to the account at the end of each month.	

S4 - CHRISTMAS CLUB ACCOUNT	0.25%
Interest calculated on daily balance and credited 30 November each year.	

S5 - BONUS SAVER ACCOUNT	1.25%
<small>Balance Range</small>	
\$1,000 +	1.25%
Interest calculated on daily balance and credited 30 June and 31 December each year.	
Minimum balance \$1,000.	

S6 - YOUTH ACCOUNT	1.25%
Interest calculated on daily balance and credited 30 June and 31 December each year.	

FIXED TERM ACCOUNTS	3.10%		
	<small>\$5,000-\$49,999 \$50,000-\$99,999 >\$100,000</small>		
I1 1 Months	1.50%	1.50%	1.60%
I2 2 Months	1.75%	1.75%	1.85%
I3 3 Months	2.40%	2.45%	2.50%
I4 4 Months	1.75%	1.80%	1.85%
I5 5 Months	1.75%	1.80%	1.85%
I6 6 Months	2.60%	2.65%	2.70%
I7 7 Months	2.65%	2.70%	2.75%
I8 8 Months	1.75%	1.80%	1.85%
I9 9 Months	2.70%	2.75%	2.80%
I10 10 Months	1.75%	1.80%	1.85%
I11 11 Months	1.75%	1.80%	1.85%
I12 12 Months	2.85%	2.90%	2.95%
I24 24 Months	3.00%	3.05%	3.10%

Interest fixed for the term of the investment. Interest calculated on daily balance and credited on maturity. For terms greater than 12 months, interest also credited annually.

MORTGAGE LOANS

- OWNER OCCUPIED

	<\$250,000	Comparison Rate ¹	\$250,000 - \$499,999	Comparison Rate ¹	\$500,000+	Comparison Rate ¹
STANDARD VARIABLE	4.08%	4.08%	4.03%	4.03%	3.98%	3.98%
INTEREST ONLY	4.08%	4.08%	4.03%	4.03%	3.98%	3.98%
FIXED (1-5 YEARS OPTIONS)	RATE ON APPLICATION					

- INVESTMENT

	<\$250,000	Comparison Rate ¹	\$250,000 - \$499,999	Comparison Rate ¹	\$500,000+	Comparison Rate ¹
VARIABLE	4.36%	4.36%	4.31%	4.31%	4.26%	4.26%
INTEREST ONLY	4.36%	4.36%	4.31%	4.31%	4.26%	4.26%
FIXED (1-5 YEAR OPTIONS)	RATE ON APPLICATION					

- PERSONAL LOANS

	Interest Rate	Comparison Rate ¹
SECURED LOANS	6.70%	6.91%
STANDARD LOANS	11.70%	12.75%

1. The comparison rates displayed are calculated as follows:

- Mortgage Loans with a loan amount of \$150,000 over a 25 year loan term
- Secured Personal Loans with a loan amount of \$30,000 over a 5 year loan term
- Standard Personal Loans with a loan amount of \$10,000 over a 3 year loan term

WARNING: These comparison rates are true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

Schedule of Fees & Charges

rediATM TRANSACTION FEES	\$2.00
Each membership receives 4 free rediATM transactions (ie rediATM and NAB ATM's) per month.	

Excess transactions are charged at \$2.00 each. The fee is debited to the account at the end of each calendar month. Fees for transacting at other ATM's will be directly charged by the owner of the ATM at the time of the transaction.

DECLINED ATM FEES	\$1.00
ATM transactions declined due to insufficient funds or incorrect pin are charged at \$1.00 each. The fee is debited to the account at the end of each calendar month.	

PERSONAL CHEQUE FEES	\$1.00
A fee of \$1.00 will be charged for each personal cheque presented. The fee is debited to the account at the end of each calendar month.	

BILL PAYING FEES (S3 Accounts Only)	\$1.50
A fee of \$1.50 will be charged for each Withdrawal transactions*. The fee is debited to the account at the end of each calendar month.	

*Withdrawal transactions include cash withdrawals, over-the-counter bank cheque withdrawals (refer to bank cheque fee below which also applies), direct debits, debit transfers and Bpay payments.

IPEX FEE	\$20.00
Electronic Funds Transfers (EFT's) processed in real time are \$20.00 each. Please note arrival time cannot be guaranteed as it is dependant on the receiving financial institution.	

DISHONOUR FEES	\$10.00
- Member cheque dishonoured due to insufficient funds	
- Direct Debit dishonoured due to insufficient funds	
- Cheque deposited to the account and subsequently dishonoured	
- Periodical Payment dishonoured due to insufficient funds	

BANK CHEQUE FEES	
Bank cheque	\$8.00
Stop bank cheque request	\$15.00

OVERDRAWN ACCOUNT FEE	\$10.00
Per item which overdraws account or exceeds overdraft limit	

TRACES, ENQUIRIES & DISPUTES	\$30.00
- EFT	
- BPay	

DORMANT ACCOUNT FEE	\$10.00
Annual fee on dormant accounts (no transactions over the prior 12 months)	

DUPLICATE STATEMENT FEE	\$5.00
Per statement	

S6 - YOUTH ACCOUNT
The above fees and charges do not apply to the Youth Account.

FIXED TERM ACCOUNTS
When a fixed term account is redeemed prior to maturity the interest rate applicable will be equivalent to the current At Call rate for the amount withdrawn. 31 days written notice must be given for early redemptions.

LOAN FEES	
Personal Loan Establishment Fee	\$150.00
Overdraft Establishment Fee	\$150.00
Mortgage Loan Establishment Fee	NIL
Fixed Loan Rate Lock-in Fee (for up to 3 months)	\$600.00 plus 0.15% of loan application amount
Repayment Processing Fee (for fixed rate loans)	Economic Cost – available on application

FOREIGN EXCHANGE	
Foreign Currency	1% of sale
Cash Passport	1% of sale
Bank Draft	\$15.00
Telegraphic Transfer	\$40.00

MERCHANT FACILITIES Available on application

General Information on Loans:

- Mortgage Loans require 1st or 2nd mortgage over residential property including vacant land
- Mortgage Loans are available for terms of up to 30 years
- Personal Loans are available for terms of up to 7 years
- Security may be required on Personal Loans
- Fees and Charges may be payable
- Loans available for any worthwhile purpose, but are subject to AWA's lending policy
- Interest is calculated daily and charged to the loan at the end of each month
- Additional repayments and lump sum principal reductions are allowable at any time without penalty on all variable rate loans.

Tips to eliminate fees:

CASH WITHDRAWALS

Use EFTPOS to pay for goods and withdraw cash at the same time. Make larger, less frequent cash withdrawals from ATM's.

PERIODICAL PAYMENTS

If you have weekly or fortnightly periodic payments from your S3 Bill Paying Account, then convert them to monthly.

DISHONOUR & OVERDRAWN ACCOUNT FEES

Ensure that you have sufficient funds in your account to meet your withdrawal requirements, thereby avoiding unnecessary dishonour or overdrawn account fees.

We are always happy to assist you with your account enquiries and to help you to eliminate fees.

Mail: Po Box 2138, Geelong VIC 3220
Phone: 1300 056 953
Web: www.awaalliancebank.com.au
Email: staff@awaab.com.au



INTEREST RATES & SCHEDULE OF FEES AND CHARGES

EFFECTIVE 16 DECEMBER 2016

THIS DOCUMENT FORMS PART B OF OUR PDS.

Operated by
AWA Mutual Limited
(AWA)
ACN 087 651 652



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