

Interest Rates

S99 - EVERYDAY ACCOUNT 0.00%

S98 - PENSIONER ACCOUNT 1.70%

Balance Range		Interest Rate
\$1 -	\$1,999	0.40%
\$2,000 -	\$48,599	1.00%
\$48,600 +		1.70%

Interest calculated on daily balance and credited 30 June each year.

S92 – YOUTH ACCOUNT 1.25%

Interest calculated on daily balance and credited 30 June each year.

S72 - BILL PAYING ACCOUNT 0.00%

Interest calculated daily on debit (overdrawn) balances and debited to the account at the end of each month.

S45 - CHRISTMAS CLUB ACCOUNT 0.25%

Interest calculated on daily balance and credited 31 October each year.

S37 – ONLINE SAVER ACCOUNT 1.25%

Interest calculated on daily balance and credited on the last day of the month.

S90 – BUSINESS EVERYDAY ACCOUNT 0.00%

S38 – BUSINESS ONLINE SAVER ACCOUNT 1.00%

Interest calculated on daily balance and credited on the last day of the month.

I95/96 - FIXED TERM ACCOUNTS 2.95%

1 Month	1.65%
2 Months	2.10%
3 Months	2.40%
4 Months	1.90%
5 Months	2.70%
6 Months	2.45%
7 Months	1.90%
8 Months	1.90%
9 Months	1.90%
10 Months	1.90%
11 Months	1.90%
12 Months	2.70%
24 Months	2.95%

Minimum balance of \$5,000. 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 LOAN

- OWNER OCCUPIED

	Interest Rate	Comparison Rate ¹
PRINCIPAL & INTEREST	3.99%	3.99%
INTEREST ONLY	5.18%	5.18%
FIXED (1-5 YEARS OPTIONS)	RATE ON APPLICATION	

- INVESTMENT

	Interest Rate	Comparison Rate ¹
PRINCIPAL & INTEREST	4.16%	4.16%
INTEREST ONLY	4.61%	4.61%
FIXED (1-5 YEAR OPTIONS)	RATE ON APPLICATION	

PERSONAL LOAN

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

CREDIT CARD

	Interest Rate	Annual Fee
UNSECURED	11.99%	\$45

OVERDRAFT

	UNSECURED	SECURED (Goods Mortgage)	SECURED (Residential Property)	SECURED (Commercial Property)
Interest Rate	11.70%	6.70%	5.18%	6.18%

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

No Account Keeping Fees

No Transaction Fees[#]

[#] Refers to access cards, internet banking, telephone banking, teller transactions and personal cheques on Transaction Accounts.

BILL PAYING FEES (S72 Bill Paying 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

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
- OSKO
- BPay
- Cards*

*Fee only applies to non-genuine disputes

DORMANT ACCOUNT FEE \$10.00

Annual fee on dormant accounts (no transactions over the prior 12 months)

DUPLICATE STATEMENT FEE

Per statement \$5.00

S92 – 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	NIL
Overdraft Establishment Fee	NIL
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

Visa Foreign Transaction Currency Conversion	3% of sale
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:

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
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Email: staff@awaab.com.au



INTEREST RATES & SCHEDULE OF FEES AND CHARGES

EFFECTIVE 1 NOVEMBER 2018

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



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