



# Concession Account Fact Sheet

An everyday account for Members in receipt of an Australian Government pension.

## Benefits and Interest Rates

ACCOUNT	INTEREST RATE
Concession Account (S36)	No interest earned on this account

- No minimum balance
- Funds available at call
- Members must be in receipt of an Australian Government pension which must be deposited into the account on a regular basis
- Account will be automatically closed and transferred to our FLEX account (S88) if the required pension deposit is not received for a period in excess of 30 days.

## Fee Table

Monthly Service Fee: \$0			
INCLUDED TRANSACTIONS			
Internet banking transactions	✓	Direct credits	✓
Phone banking transactions	✓	Direct debits	✓
Branch cash or cheque deposits	✓	Branch cash withdrawals	✓
Visa Debit	✓	EFTPOS	✓
Member cheque withdrawals	n/a	ATM/RediATM*	✓

\*You may be charged by the ATM owner if you use a non-RediATM.

## Fees and Charges

For details on other fees and charges which may apply, refer to the Personal Fees and Charges brochure.

### IMPORTANT INFORMATION

Interest rates are effective 01/11/19 and are subject to change. This fact sheet does not take into account your objectives, financial situation or needs. Any advice is general advice only. Before acting on information, you should consider whether it is appropriate in your particular circumstances. Terms and conditions, general fees and charges apply, and are available on request.

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