

# Summary of Accounts and Availability of Access Facilities



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This document must be read together with the First Option Bank Account and Access Facility Conditions of Use, Fees and Charges schedule and Interest Rate schedule.

Account	Osko Payment* (send or receive)	Funds available at call	Cheque Book	ATM/ eftpos access via VISA card*	Internet and Mobile Banking	Direct Entry (credit or debit)	BPAY bill paying service*
<b>ACCESS ACCOUNTS</b>	Minimum Opening Deposit = NIL. Interest calculated daily and credited monthly.						
Access Saver – S1	✓	✓	✓	✓	✓	✓	✓
Budget Saver – S4	✓	✓	✓	X	✓	✓	✓
Mortgage Offset – S5 (#4)	✓	✓	X	✓	✓	✓	✓
Retirement Access Saver – S13 (#5)	✓	✓	✓	✓	✓	✓	✓
Smart Start Access Saver – S17 (#9)	✓	✓	X	✓	✓	✓	✓
<b>SAVINGS ACCOUNTS</b>	Minimum Opening Deposit = NIL. Interest calculated daily and credited monthly.						
Bonus Saver – S14 (#1)	✓	✓	X	X	✓	✓ (#11)	✓
Cash Management – S15	✓	✓	X	X	✓	✓	✓
Christmas Saver – S9	✓	X (#2)	X	X	✓	✓ (#11)	X
iT Saver - S50 (#7)	✓	✓	X	X	✓	✓ (#11)	✓
Kids Bonus Saver - S16 (#6) (#10)	✓	✓	X	X	✓	✓	✓
Mortgage Secured Overdraft – S3	✓	✓	✓	✓	✓	✓	✓
Special Purpose – S6	✓	✓	X	X	✓	✓	✓
<b>BUSINESS / SMSF ACCOUNTS</b>	Available to business customers and SMSF holders.						
Business Cash Hub – S55	✓	✓	✓	✓	✓	✓	✓
Super Cash Hub – S45	✓	✓	✓	X	✓	✓	✓
GST/Tax Saver – S2	✓	✓	X	X	✓	✓	✓
<b>INVESTMENT ACCOUNTS</b>	Minimum opening deposit shown below. Maximum deposit \$1,000,000.						
Standard Term Deposits (#8)	\$5,000	X (#3)	X	X	X	X	X
Regular Income Term Deposits	\$25,000	X (#3)	X	X	X	X	X

#1. Bonus interest is paid each month if minimum deposit of \$100 and no withdrawals per month. #2. Withdrawals between 1 November and 31 January each year. Early withdrawal may incur an early withdrawal penalty. Refer to First Option Fees and Charges schedule. #3. Withdrawal at maturity. Prior to maturity, only full redemptions are permitted and an interest rate penalty will apply to the whole amount of the deposit. #4. Only available to members who have an applicable Mortgage Loan.	#5. Available to members aged 65 and over and those holding a valid Government pension card. #6. Bonus interest is paid each month if minimum deposit of \$5 and no withdrawals per month. #7. Staff assisted withdrawals will incur a fee. Refer to First Option Fees and Charges schedule.	#8. For terms of 3 to 12 months, interest is paid on maturity. For terms of 24 months, interest is paid every 12 months. #9. Available to members aged 13 to 24 years. #10. Available to members under 18 years. #11. Credits only.
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\* Standard Daily Limits

ATM and eftpos (withdrawals) \$1,000 per card	<p><u>Internet Banking / Mobile Banking / Easy App</u></p> <p>Limit includes BPAY, Osko, External Transfers and International Transfers. You must register for One Time Passwords to use International Transfers.</p> <ul style="list-style-type: none"> <li>With a One Time Password: \$5,000 on main transaction account</li> <li>Without a One Time Password: \$250 per account</li> <li>Osko transaction limit: \$1,000 per transaction</li> </ul>
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