



## Product Profile

### The Perfect Account for Everyday

This is your everyday transaction account that provides you with total flexibility and convenience. The First Option Access Saver account has all the access options you need, so you can easily manage your day-to-day expenses.

- ✓ At-call access to your funds
- ✓ Interest calculated daily and paid monthly (refer to current Interest Rate Schedule)
- ✓ No account keeping fees
- ✓ No minimum balance
- ✓ Unlimited FREE Visa Debit Card transactions (select 'Credit' option on eftpos purchases)
- ✓ Wide range of access options, most of which are FREE (see below)

Accessing your money is a breeze, with a full range of access options.

Deposits	Withdrawals	Transfers	Tracking
<ul style="list-style-type: none"><li>• Bank@Post</li><li>• Direct Credit</li><li>• Payroll Allocation</li></ul>	<ul style="list-style-type: none"><li>• Bank@Post*</li><li>• BPAY</li><li>• Direct Debit</li><li>• Periodical Payment</li><li>• Visa Card at any ATM or eftpos*</li></ul>	<ul style="list-style-type: none"><li>• Easy App</li><li>• Email</li><li>• Internet Banking</li><li>• Secure Mail (within Internet Banking)</li></ul>	<ul style="list-style-type: none"><li>• Account Alerts</li><li>• Easy App</li><li>• Internet Banking</li><li>• Statements</li><li>• SMS Banking</li></ul>

### How to open an Access Saver account

Your Access Saver will be opened as part of the new membership application. However, existing Members can simply call our Member Service Team on 1300 855 675 or email First Option. For joint accounts, complete a 'New Account Application' form, available from our website.

### Terms and Conditions

Please refer to our 'Account and Access Facility – Conditions of Use' document for full terms and conditions.

This is general advice only and does not take into account your individual objectives, financial situations or needs. Before acting on the advice, consider its appropriateness. You should read and consider the 'Account and Access Facility – Conditions of Use' document and Financial Services Guide before deciding whether to acquire any product mentioned.

Fees and charges apply and are available from First Option Bank.

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