



## Product Profile

### The perfect access account for 13 to 24 year olds

If you want easy access to your funds, a good rate of interest and access to a special range of “Smart Start” products, then the Smart Start Access Saver (S17) is the ideal account. This has been designed especially for members aged 13 to 24 years old.

### Features of Smart Start Access Saver

- ✓ High rate of interest
- ✓ At-call access to your funds
- ✓ No account keeping fees
- ✓ No minimum balance

### Access Options

Members enjoy a wide range of access options, most of which are FEE FREE.

- Account Alerts – be notified right away via SMS or email
- BPAY – via Internet Banking and Easy App
- Easy App – mobile phone banking
- Internet Banking – 24x7 account access
- Mobile Payments – Apple Pay, Google Pay and Samsung Pay
- Real Time Payments – via Osko
- SMS Banking – get quick account balances and recent transactions
- Visa Debit Card – provides access to all ATMs and eftpos in Australia



### Open a Smart Start Access Saver account today

Your account can be opened as part of a new membership application. However, existing Members can simply call our Member Service Team on 1300 855 675 or email First Option.

### 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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