

Summary of Accounts & Availability of Access Facilities

Date of Preparation: 01 July 2016

This document must be read together with The Mac's "Account & Access Facility" and "Fees & Charges & Transaction Limits" brochures.

Account	Minimum Opening Deposit	Funds available at call	Interest <i>See Note 1 for information on interest Types stated in this column</i>	Cheque Book	EFTPOS/ATM access Visa Card	Home Banking via Phone or Online	Direct Entry (Credit or Debit)	BPAY Bill paying service
Everyday Savings Account	nil	✓	Type A	✓	✓	✓	✓	✓
Freedom Years Account (S15)	nil	✓	Type B	✓	✓	✓	✓	✓
Christmas Saver Account (S44)	\$1	See Note 2	Type C	X	X	See Note 2	✓(Credits only)	X
Youth Saver Account (S17)	nil	✓	Type A	X	See Note 5	See Note 5	✓	✓
Mini Mac Bonus Saver Account (S16)	nil	See Note 4	Type A & E	X	X	See Note 4	✓(Credits only)	X
eSaver Account (S50)	nil	✓	Type A	X	X	✓	✓(Credits only)	✓
Term Deposits	\$2,000	See Note 3	Type D	X	X	X	X	X
Junior Term Deposits	\$500	See Note 3	Type D	X	X	X	X	X

Note 1: Interest calculations & when interest is credited

Type A: calculated daily on whole balances, credited monthly (on the last day of the month)

Type B: calculated daily on proportional balances, credited monthly (on the last day of the month)

Type C: calculated daily on whole balances, credited annually (31 October)

Type D: calculated on daily balances, credited at maturity. For terms of 12 months, interest can be paid monthly, quarterly, 6 monthly or on maturity. For terms of 24 months, interest is paid annually to S1/S15/S16/S17.

Type E: bonus interest applies when no withdrawals have occurred and a minimum of \$10 is deposited into the account over the calendar month.

Note 2: Withdrawal period between 1 November and 31 January. If a withdrawal is made outside of this period, the account will be closed and funds transferred to an Everyday Savings Account. One Christmas Saver Account may be opened per calendar year.

Note 3: Withdrawable at maturity. We will allow withdrawal of the full deposit with 31 days notice. We will also reduce the agreed interest rate by 2% or the full interest rate, whichever is the lesser amount. On maturity, we will automatically reinvest your term deposit for the same term as you originally chose, unless you have told us otherwise. We will send you a letter requesting your maturity instructions.

Note 4: Maximum of 2 withdrawals per calendar year. We reserve the right to close or refuse to accept further deposits if account is not being used for purposes other than for private or domestic use of the child. Online Banking *enquiry only* access for operating parent/legal guardian. No Phone Banking access permitted.

Note 5: Limit of \$200.00 per day for Phone Banking, Online banking and Visa Debit card facilities.