



goldfields
M O N E Y

Everyday & Savings Accounts

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What can Goldfields Money Offer you and your family?

As your local business banking partner, the team at Goldfields Money knows the kind of pressures, demands Save and transact your way with the Goldfields Money account that best meets your needs. If you're not sure, talk to us and we'll help you identify which account will give you the best value for your money.

- All of our deposit accounts feature :
- Internet banking
- Phone banking
- BPAY
- Direct Debit
- Periodic payment facilities

Access Account Features

General Savings Account (S1) <ul style="list-style-type: none"> • No minimum balance • Visa debit or Redicard ATM • Cheque book available • No minimum transaction • Overdraft facility • Interest calculated daily/paid annually 	Cash Management Account (S3) <ul style="list-style-type: none"> • Visa debit or Redicard ATM • Cheque book available • Interest calculated daily/paid monthly • Minimum balance \$4000 	Redipay Access Account (S5) <ul style="list-style-type: none"> • Have your pay credited into this account • Visa debit or Redicard ATM • Cheque book available • No minimum transaction • Interest calculated daily/paid annually • No minimum balance
Mortgage Breaker Account (S16) <ul style="list-style-type: none"> • Balance is offset against your home loan account (it's as though the money is deposited in your mortgage account, reducing the principle, but you have easy access to the money any time). • Visa debit or Redicard ATM • Cheque book available • No minimum transaction • No minimum balance 	Christmas Club Account (S6) <ul style="list-style-type: none"> • 	Pension Saving Account (S7) <ul style="list-style-type: none"> • Have your age pension paid directly into this account • No minimum balance • Visa debit or Redicard ATM • Cheque book available • No minimum balance • No minimum transaction • Interest calculated daily/paid annually
Young Achiever Account (S8) <ul style="list-style-type: none"> • Savers aged younger than 12 years of age only • Exempt from government fees • No minimum balance • No minimum transaction • Interest calculated daily/paid annually 	Community Access Account (S9) <ul style="list-style-type: none"> • Not-for profit organisations, sporting clubs and associations and charities only • Cheque book available • Interest calculated daily/paid annually • Overdraft facility • No minimum balance • No minimum transaction 	Teen Access Account (S10) <ul style="list-style-type: none"> • Savers aged 12 – 18 years only • No minimum balance • Visa debit or Redicard ATM • No minimum balance • No minimum transaction • Interest calculated daily/paid annually

All our personal savings accounts provide our customers with a choice of very flexible access channels that can be selected based on individual customer needs.

This brochure applies to all everyday and savings accounts.

For Terms and Conditions relating to these accounts please refer to Goldfields Money Product Disclosure Statement for Basic Deposit Products.

Everyday & Savings Accounts Interest Rates

	Tier	Interest Rates p.a.	Interest Calculated	Interest Credited (last day of the month)
General Savings Account (S1)	\$25,000+	0.05%	Daily	Annually
	\$10,000 - \$24,999	0.04%		
	\$5,000 - \$9,999	0.02%		
	\$0 - \$4,999	0.01%		
Cash Management Account (S3)	\$500,000+	1.50%	Daily	Monthly
	\$100,000 - \$499,999	0.50%		
	\$25,000 - \$99,999	0.25%		
	\$4,000 - \$24,999	0.10%		
Redipay Access Account (S5)	\$500+	0.05%	Daily	Annually
	\$0 - \$499	0.01%		
Mortgage Breaker Account (S16)	100% of deposit offset against the balance of the mortgage	N/A	Daily	N/A
Christmas Club Account (S6)	\$1,000+	0.05%	Daily	Annually
	\$0 - \$999	0.01%		
Pension Saving Account (S7)	\$48,000+	3.25%	Daily	Monthly
	\$2,000 - \$47,999	1.75%		
	\$0 - \$1,999	0.01%		
Young Achiever Account (S8)	\$10,000+	0.05%	Daily	Annually
	\$2,000 - \$9,999	0.02%		
	\$0 - \$1,999	0.01%		
Community Access Account (S9)	\$10,000+	0.02%	Daily	Annually
	\$0 - \$9,999	0.01%		
Teen Access Account (S10)	\$10,000+	0.05%	Daily	Annually
	\$2,000 - \$9,999	0.04%		
	\$0 - \$1,999	0.01%		

All Interest Rates and Account fees are correct as of 29.07.2016. These are subject to change at the discretion of Goldfields Money Limited. For the most current interest rates and fees please visit our website www.goldfieldsmoney.com.au

Any advice or information on this brochure is for general purposes only and does not take into account your personal objectives, financial situation or needs. You should consider whether it is appropriate for you. Please review our Product Disclosure Statement, Fees and Charges and Financial Services Guide before acquiring the product.



Goldfields Money Fee FREE deposits

All deposits into personal customer accounts with Goldfields Money are fee free. There is no charge when you deposit into your transaction, investment or loan account. This means that you can increase your savings or make repayments without the worry of additional fees and charges.

Monthly maintenance account fee

Goldfields Money applies a standard monthly maintenance account fee of \$5.00 to every personal savings bank account. However the following exemptions apply:

- Exempt Accounts: S7- Pension Savings Account, S8 - Young Achiever Account, S9 - Community Access Account & S10 -Teen Access Account
- Or if a customer maintains the following: \$5,000 in a Savings Account or \$5,000 in a Fixed Term Deposit Account or Goldfields Money borrowings with a minimum balance of \$20,000.

Goldfields Money Personal Savings Bank Accounts - Withdrawal fees

As with any service, some of Goldfields Money banking services are costly and must be recovered. For the times when customers need to access their account via options outside of the fee free alternatives, the following fees apply:

Transaction Type	Cost Per Transaction
Direct debits (inward and outward)	\$0.55
EFTPOS	\$0.95
EFT Transfers	\$0.30
Customer cheques	\$0.95
Periodical payments*	\$0.30
Staff assisted transfers	\$2.75
Counter cash withdrawals	\$2.75
BPay	\$0.30

* Free for transfer within Goldfields Money account, \$0.30 per EFT transfer or \$5.00 per cheque.
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Exemptions to the above fees will apply as follows:

- Exempt Accounts: S7- Pension Savings Account, S8 - Young Achiever Account

Rebate on withdrawal fees (Goldfields Money Loyalty Package)

A rebate of \$1.00 per \$5,000 in balances per account held in a combination of deposit and/or loan facilities will apply which will be applied against monthly withdrawal fees.

How to reduce these withdrawal fees

At Goldfields Money you can reduce withdrawal fees on Standard Personal Savings Bank Accounts. Goldfields Money has fee free access options including Redicard ATMs and Phonelink Goldfields Money telephone banking service.

By choosing the right option you can reduce the payment of fees. If you prefer to access your Goldfields Money account in other ways, you can reduce fees by using Goldfields Money Loyalty Package.

If you support Goldfields Money with savings, investments and / or loans you will be rewarded with a rebate off your monthly transaction fees on Goldfields Money Standard Personal Savings Bank Accounts.

By simply maintaining your personal loan, home loan, savings or an investment with Goldfields Money you may reduce paying transaction fees.

Fee FREE withdrawal options

To ensure all customers have the opportunity to minimise their transaction fees on Personal Savings Bank Accounts, Goldfields Money provides certain options that are fee free. These include:

- RediATMs, NAB ATMs and BOQ ATMs.
- Phonelink telephone banking

This structure means that all customers have the opportunity to avoid transaction fees.

Special Personal Saving Bank Accounts - Withdrawal fees

Cash Management Account (S3)
6 FREE withdrawals per month and \$3.00 per withdrawal thereafter.
Christmas Club Account (S6)
A \$10.00 withdrawal fee applies if a withdrawal is made before December 1 st or after December 31 st .
Young Achiever Account (S8)
8 FREE withdrawals per month and \$1.00 per withdrawal thereafter.
Please note, these withdrawal fees cannot be offset by the Goldfields Money Loyalty Package

Cheque Book Fee

Cheque Book Size	Cost
25 Cheques	\$5.00
50 Cheques	\$10.00
100 Cheques	\$20.00
200 Cheques	\$35.00

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General Fees and Charges

There may be an occasion when customers require an additional service that is not normally necessary for the day-to-day operation of their account. These services incur additional costs for Goldfields Money and therefore result in a cost to customers.

Transaction Type	Cost Per Transaction
Account Dormancy	\$15.00
Bank Cheque	\$5.00
Bank draft	\$42.00
Bpay - enquiry - investigation	\$10.00
Conversion of Foreign Cheque	\$15.00
Copy of presented cheque	\$2.75
Corporate cheque re-issue	\$2.75
Direct Debit Facility (inc Quick debit) - Dishonour	\$25.00
Dishonour of cheque deposited	\$15.00
In-Active Account Fee - annual	\$10.00
Manual Funds Transfer - other Financial Institution	\$40.00
Overdraft Fee – Quarterly S1 Account only	\$27.50
National Australia Bank deposit book	\$10.00
Payment Dishonour	\$25.00
Payment Honour	\$20.00
Performance Bond Establishment Fee for Deposits up to \$25,000 (Plus On-going Annual Fee of \$250.00) **Performance Bond Establishment Fee for Deposits over \$25,000 - 1.5% of Bond Deposit (Plus on-going Annual Fee to be negotiated)	\$250.00
Replacement of Redicard or VISA Debit Card	\$15.00
Emergency replacement of lost, stolen or damaged VISA debit card while over seas:	
• Emergency replacement of cash or card only	\$300.00
• Emergency replacement of cash and card	\$600.00
• Declined request for either card or card	\$70.00
VISA of EFT Chargeback	\$20.00
Foreign Currency Conversion Fee	3%
Overseas VISA Debit card ATM withdrawal	\$5.00
Special Answer	\$30.00
Stopped payment	\$15.00
Telegraph transfers	\$35.00
Trace fee for Telegraphic transfer	\$27.50
Voucher search (per hour or part of)	\$60.00

* 0.5% of guarantee value (minimum \$150)

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Changes to fees and charges

Fees and charges are regularly reviewed and may be varied from time to time. Any variations which increase customers' obligations will be notified at least 30 days before the changes take effect.

For more assistance

Goldfields Money has tailored its fees and charges package so that all customers have the ability to minimise their monthly transaction fees by either bringing their financial products to Goldfields Money or by using fee free access options.

If you would like further assistance on how you can avoid transaction fees contact Goldfields Money on 1300 GO 4 GOLD (1300 464 4659).

Any advice or information in this document is for general purposes only and does not take into account your personal objectives, financial situation or needs. You should consider whether it is appropriate for you. Please review our Product Disclosure Statement, Fees and Charges and Financial Services Guide before acquiring the product.