



Goldfields Essential Flex Account

QUICK READ

- **Everyday transaction account**
- **Mortgage offset**
- **Overdraft facility**

An Everyday Transaction Account with overdraft & mortgage offset, Flex by name and flex by nature. What's not to love?

Our Goldfields Essentials Flex Account is for your every day transactions in-store and online. You can access your money online on your desktop, tablet or smartphone anytime, anywhere; giving you total freedom and control over your hard earned cash.

Who needs an actual card to pay for things anymore? Not you! The Goldfields Essential Account is Apple Pay and Google Pay ready. If you're not already using Apple Pay or Google Pay and are not sure what we're on about; Apple Pay and Google Pay can

be set up on your phone turning it into a 'digital wallet'. You'll be able to simply unlock your phone, and hold it close to the payment terminal to pay. Simple!

Looking for the flexibility of an overdraft? We've got you covered with a line of credit which covers transactions if your bank account drops below zero to cover short term cash flow shortfalls. By using an overdraft you'll avoid dishonour charges, but, interest is paid on the overdrawn amount.

Mortgage offset? You bet! Make your savings work harder by connecting your Goldfields Essential Flex Account to your mortgage and offset your interest, saving you money. How cool is that?

Our Goldfields Essential Flex Account has zero everyday fees. We don't charge you for direct debits, EFT transfers, BPAY, card replacement, EFTPOS or staff assisted transfers. We're always honest and transparent with your money. So you need to know, there are charges on this account for cheque books and

overseas debit card/ATM withdrawal and overdraft interest. You can read more about this in our product disclosure statement on our website goldfieldsmoney.com.au/resources.

It's easy to apply for a Flex Account. Applicants are subject to meeting Goldfields Money's credit criteria.

We're a bank regulated by the Australian Prudential Regulation Authority (APRA) which means that your deposits are guaranteed for up to \$250,000 per customer. You can read more about it on our website too...come and check us out!

