



**Elders Rural Bank**  
Committed to Agribusiness

**Interest Earning at Call Deposit**

**Terms and Conditions**

Effective date: **3rd April 2006**

These terms and conditions apply to the Interest Earning at Call Deposit account and should be read in conjunction with the:

- Banking Accounts Terms and Conditions; and the
- Schedule of Fees and Charges.

Together they form the Interest Earning at Call Deposit Terms and Conditions.

**Please note:** This account is no longer available to be opened as a new account.

To obtain a current copy of any of the above documents please contact our Customer Service Centre on 1300 660 115, or visit your local branch.

The Interest Earning at Call Deposit Terms and Conditions, Banking Accounts Terms and Conditions and the Schedule of Fees and Charges replace the Product Disclosure Statements previously provided in conjunction with Interest Earning at Call Deposit accounts.

**1. Specific terms and conditions for the Interest Earning at Call Deposit**

**1.1 Definitions and interpretations**

For the purpose of the Interest Earning at Call Deposit Terms and Conditions the definition of 'savings and transactional accounts' should be amended as follows:

'**savings and transactional accounts**' means our Everyday Account, Cash Management Account, Gold Cash Management Account, Money For Living, Everyday Community and Interest Earning at Call Deposit accounts.

**1.2 Opening an account**

The Interest Earning at Call Deposit account is no longer available to be opened as a new account.

**1.3 Product comparison table – product features and access methods**

Product Features		
	Verified	Non-verified
<b>Opening requirements</b>		
Can be opened by:	<b>X</b> This product is no longer available for new accounts	<b>X</b> This product is no longer available for new accounts
100 point FTRA check required:	✓	<b>X</b>
<b>Interest</b>		
Calculated:	Daily	Daily
Paid:	Monthly	Monthly
Fixed, floating or variable:	Variable	Variable
Tiered:	✓	✓
Payment method(s):	Compound to your account, or EFT to another account.	Compound to your account, or EFT to another account <b>(1)</b> .
<b>Account features</b>		
Term:	At call	At call
Minimum opening balance:	\$500	\$500
Minimum operating balance:	\$500	\$500
Maximum operating balance:	N/A	N/A
Statement frequency:	Monthly	Monthly
Fees and charges apply <b>(2)</b> :	✓	✓

- Notes:**
- (1) Must be paid to an account in the same name as the account holder and must not be a credit card account. You must provide an original copy of a statement for the recipient account (no greater than 6 months old) to request this transaction.
  - (2) Please refer to the current Schedule of Fees and Charges for details.

### Access Methods

	Verified	Non-verified
<b>Visa Debit card</b>		
Visa Debit card	<b>X</b>	<b>X</b>
giroPost® / Bank@Post <b>(3)</b>	<b>X</b>	<b>X</b>
ATM	<b>X</b>	<b>X</b>
EFTPOS	<b>X</b>	<b>X</b>
<b>Cheques</b>		
Chequebook	<b>X</b>	<b>X</b>
Corporate &/or Bank cheque	✓	✓ <b>(4)</b>
<b>Electronic access</b>		
Internet Banking – View only	✓	✓
Phone Banking – View only	✓	✓
Internet Banking – Full access	✓	<b>X</b>
Phone Banking – Full access	✓	<b>X</b>
Electronic Funds Transfer <b>(EFT)</b>	✓	✓ <b>(1)</b>
Direct Debits	✓	<b>X</b>
Direct Credits	✓	✓
BPAY®	✓	<b>X</b>
Pay Anyone	✓	<b>X</b>
Periodical Payments	✓	<b>X</b>
Bulk Payments <b>(5)</b>	<b>X</b>	<b>X</b>
<b>Over the counter</b>		
Staff assisted transfers <b>(6)</b>	✓	✓ <b>(7)</b>
Cash deposits	✓	<b>X</b>
Cheque deposits	✓	✓ <b>(8)</b>
<b>Deposit book</b>		
Deposit book	<b>X</b>	<b>X</b>

“BPAY” is a registered trademark of BPAY Pty Ltd ABN 69 079 137 518

“giroPost” is a trademark (registered or otherwise) of the Australian Postal Corporation ABN 28 864 970 579

**Notes:**

- (1) Must be paid to an account in the same name as the account holder and must not be a credit card account. You must provide an original copy of a statement for the recipient account (no greater than 6 months old) to request this transaction.
- (2) Please refer to the current Schedule of Fees and Charges booklet for details.
- (3) giroPost® is available at Australia Post’s discretion and may not be available for high volume batches of transactions or for business purposes. Australia Post have advised that they will rebrand the name giroPost® to Bank@Post in 2006.
- (4) Made payable to the account holder only.
- (5) Bulk Payments is an online payment service available to selected, eligible customers. Refer to section 37 of the Banking Accounts terms and conditions for further details.
- (6) Cash withdrawals are not available.
- (7) Must be paid to an account held in the same name(s) as the account owner(s).
- (8) Cheques must be made payable to Elders Rural Bank Limited. Endorsed cheques or cash cannot be accepted.

## 2. Fees and charges

The following fees and charges (refer sections 2.1, 2.2 and 2.3) are in addition to those stated in the Schedule of Fees and Charges.

All fees and charges apply per transaction or per request unless otherwise stated.

You can obtain a copy of the Schedule of Fees and Charges by contacting our Customer Service Centre on 1300 660 115, accessing our website at [www.eldersruralbank.com.au](http://www.eldersruralbank.com.au), or by visiting your local branch.

### 2.1 Transactional fees: Interest Earning at Call Deposit – verified option

Monthly service fee*	\$5.00
<b>Low cost transaction allowance – Three (3) free then a fee applies</b>	
Internet and Phone Banking transfers	\$0.30
BPAY® bill payments	\$0.30
Pay Anyone transfers	\$0.30
<b>High cost transaction allowance – One (1) free then a fee applies</b>	
Internal staff assisted transfers	\$1.50
<b>Other transaction fees</b>	
External staff assisted transfer	\$5.00
Direct debit withdrawals	Free
Internal periodical payments	Free
Cash and cheque deposits	Free

**Note:** The transaction allowance applies per calendar month. Any unused transactions are forfeited and cannot be used in subsequent months.

#### \*Monthly service fee

A monthly service fee of \$5.00 applies to this account. If a minimum monthly balance of \$5,000 is maintained for the whole calendar month the fee will be waived.

### 2.2 Transactional fees: Interest Earning at Call Deposit – non-verified option

Monthly service fee*	\$5.00
<b>High cost transaction allowance – Four (4) free then a fee applies</b>	
Internal staff assisted transfers	\$1.50
<b>Other transaction fees</b>	
External staff assisted transfer	\$5.00
Cheque deposits	Free

**Note:** The transaction allowance applies per calendar month. Any unused transactions are forfeited and cannot be used in subsequent months.

#### \*Monthly service fee

A monthly service fee of \$5.00 applies to this account. If a minimum monthly balance of \$5,000 is maintained for the whole calendar month the fee will be waived.

### 2.3 General fees and charges

Additional fees may be incurred when particular goods or services are requested. Please refer to the General fees and charges section of the Schedule of Fees and Charges for any relevant fees.