

The Everyday Transaction Account

It's Australia's Best
Kept Secret!



The Bank Account

A bank account should help you save money, and if you're in a position to buy a property then no doubt your bank account has probably been a useful tool, keeping your money safe and even offering you a little interest. But a bank account is only valuable when you have no debt.

Once you take on a loan your trusty old bank account isn't so helpful anymore and could end up costing you thousands...

Why?

From the moment you take out your first loan, a regular bank account starts to cost you thousands of dollars over your borrowing life. That's because the interest you pay on a loan is often far more than the interest you earn on a bank account.

So why do millions of Australians keep their regular bank account and miss out on massive savings? Because no one has ever told them! It's Australia's best kept bank secret...and we're spilling the beans!

The Offset Account

An offset account is a home loan feature that helps borrowers save on interest. Money deposited into this account offsets the interest payable on the loan. An offset account is supposed to provide a solution to the money draining bank account, but borrower beware, offset accounts aren't all the same and, depending on their features, some will save you significantly more than others.

This is Australia's best kept secret:

The Everyday Transaction Account

Unlike a bank account that ends up costing money when you have a loan, or a regular offset account that you simply deposit money into, the Everyday Transaction Account works to save you money, and it's more money than most regular offset accounts.

The infographic is set against a background of a family sitting on a couch. It is divided into two main sections by a vertical line. The left section is titled 'Regular Bank Accounts' with a '%+' icon. It lists several financial products, each with an icon and a '%+' symbol: Credit Card, Home Loan, Transaction Account, Savings Account, Safety Account, and Holiday Account. These are separated by plus signs. Below this list is an equals sign followed by the text 'MULTIPLE HIGH INTEREST RATES' and 'EARNT INTEREST = TAX'. The right section is titled 'Offset Account' with a '%' icon. It features a pie chart where the white portion represents '100% Interest Free Savings'. To the right of the pie chart are icons for a house, a piggy bank, and a credit card. Below the pie chart is an equals sign followed by the text 'ONE LOW REDUCED INTEREST RATE' and 'SAVING INTEREST = NO TAX'. A central 'VS.' icon is placed between the two sections. Text above the pie chart reads 'A home loan that also acts as an old fashioned bank account'.

Regular Bank Accounts (Interest Rate: %⁺)

- Credit Card
- Home Loan
- Transaction Account
- Savings Account
- Safety Account
- Holiday Account

Offset Account (Interest Rate: %)

A home loan that also acts as an old fashioned bank account

100% Interest Free Savings

Regular Bank Accounts: = MULTIPLE HIGH INTEREST RATES
EARNT INTEREST = TAX

Offset Account: = ONE LOW REDUCED INTEREST RATE
SAVING INTEREST = NO TAX

It's a Win, Win

Every dollar put into the offset account 'offsets' daily, against the loan balance = It reduces the amount of interest payable by you every single day.

Need more clarification?

If you have a **\$400,000** mortgage and there is **\$40,000** in your everyday transaction account you will pay interest on **\$360,000**.

Meaning the more in your everyday transaction account the more you save!

Example:



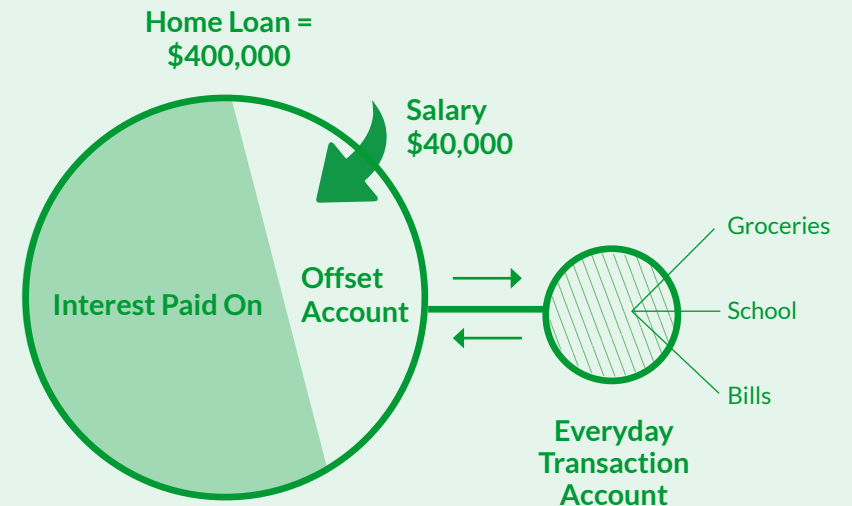
Without an offset account

Interest is charged on \$400,000
= Monthly repayments
\$1,666.67*



With an offset account


Interest is only charged on \$360,000
= Monthly interest
\$1,500*



Equates to savings of **\$2,000** per year
\$60,000* savings over loan term

*Applications are subject to credit approval. Full terms and conditions will be included in our loan offer. Fees and charges are payable. Interest rates are subject to change. Offer does not apply to internal refinances and is not transferable between loans. As this advice has been prepared without considering your objectives, financial situation or needs, you should consider its appropriateness to your circumstances before acting on the advice.

Offering a 100% everyday transaction account with all variable:

 Home Loans

 Personal Loans

 Car Loans

Explore all the features.



100% Offset

100% of funds in your everyday transaction account contribute to reducing principal and maximising savings on interest.



Interest Savings

If you have wages paid into your everyday transaction account you will always save on payable interest.



Additional Repayments

Make additional repayments into your everyday transaction account.



Easy Access

Access your money from anywhere with your everyday transaction account just like a regular bank account.



Maximise Savings

Benefit from reduced tax free interest on your everyday transaction account.*



Convenience

BPAY functionality means you can make and receive payments, to and from your everyday transaction account. Pay bills and even receive payments from other people, all using BPAY.



Familiarity

BSB and account number works in the same way as a regular bank account.

Quick And Easy To Apply



Chat to your Mortgage Manager today

What You'll Need To Get Started

Already With Us?

PAYG:

- Last pay slip if your salary is not paid into your transaction account

Self-Employed

- Last years tax returns for individuals

New?

- High resolution proof of identification
- Proof of employment

Self-Employed

- Last 2 years tax returns for individuals
- Latest years tax assessment notices



*Opportunity for home owners may exist to benefit from reduced tax free interest. These interest reductions are not assessable income.

Get Your NEW Easy Access Visa Debit Card

Accessing your funds is made easy, fast and convenient with an Easy Access Card.

Stay on top of expenditure using your own money and enjoy additional benefits such as secure online shopping, unlimited transactions, cash withdrawals and faster payments in-store.



Take advantage of your new Easy Access Visa Debit Card Today

Whether you're on a holiday overseas, shopping online, paying a bill over the phone, dining out or buying groceries from your local supermarket, your Easy Access Card makes it easy for you to pay securely and stay in control of your expenditure.

Your Easy Access Card is linked to your Everyday Transaction Account so you can manage your home loan and living expenses together without the need for additional bank accounts. This saves you any unnecessary account fees and lets you take advantage of all the benefits a Visa Debit card offers.

Enjoy the ease of making quick payments for purchases under \$100 - just tap and go with Visa payWave at participating merchants, or enter your PIN for purchases over \$100.

You'll also be able to make cash withdrawals up to \$1000 per card per day and withdraw at any financial institution globally that displays the Visa logo.

Once your loan settles customers can apply online and set up your pin. **How easy is that!**

Benefits of your Easy Access Card

You'll love the convenience your Easy Access Card provides with flexibility to access your money 24/7 in-store and online. Stay in control of what you spend by paying for your purchases with money directly from your own account.



Unlimited Transactions

Enjoy no transaction fees*, no matter how often you withdraw from your account.

* Fees apply for overseas transactions



Tap and Go

Just tap and go using Visa payWave for purchases under \$100 at participating merchants, or enter your PIN for purchases over \$100.



Cash Withdrawals

Up to \$1,000 per card, per day.



Shop with your own money

Stay in control of your spending with payments made directly from your own account.



Purchases up to \$5,000

Make easy payments online, in-store and over the phone.

How to get started with your new Easy Access Visa Debit Card

Gain quick and easy access to your Everyday Transaction Account and stay in control of your expenditure with an Easy Access Visa Debit Card.

Getting your Easy Access Card is as easy as 3 steps:

1

Apply for your new Easy Access Card

Existing & New Customers

You can easily add an Easy Access Visa Debit Card to your existing Everyday Transaction Account by contacting your Mortgage Manager today!

2

Receive and activate your new Easy Access Card

We'll send your new Easy Access Visa Debit Card in the mail. You'll also receive a letter with instructions on how to activate your card and get started.

3

Get started making purchases with your new Easy Access Card

Enjoy all the benefits of your new Easy Access Card including easy and secure online shopping, faster payments for in-store purchases, cash withdrawals and unlimited transactions.

Easy Access Cards At a Glance

- ✓ Manage your own expenditure
- ✓ Secure online payments
- ✓ Faster payments with Visa payWave
- ✓ Worldwide acceptance
- ✓ Fraud protection covered by Visa's Zero Liability Policy
- ✓ Unlimited transactions

Need help with your new Easy Access Visa Debit Card?

Activating your new Easy Access Card

You can easily activate your new card once you have received it by logging in to your Customer Portal.

If you do not currently have access to your Customer Portal, please contact your Mortgage Manager.

Lost or Stolen Card

If your Easy Access Visa Debit Card has been lost or stolen, log into your customer portal and select the Report Lost or Stolen icon.

If you're travelling outside of Australia, notify any financial institution displaying the Visa logo immediately.

Forgotten your PIN?

If you've forgotten your PIN, you can easily reset it via your Customer Portal.

*Terms and conditions apply. You can view the full conditions of use for Easy Access Visa Debit Cards by opening the attachment in this document.

Apple Pay now available



Add your card to Apple Pay. Setup is easy.

iPhone

Open the Wallet app and tap the "+" sign.



Apple Watch

Open the Watch app on your iPhone and tap "Wallet & Apple Pay". Then tap "Add Credit or Debit Card".

iPad

Go to Settings, open "Wallet & Apple Pay" and tap "Add Credit or Debit Card".

Mac

On your Mac model with Touch ID, go to System Preferences and select "Wallet & Apple Pay". Then select "Add Card".

Pay safer and faster with Apple Pay.

Paying in stores

Apple Pay is the safer, faster way to pay in stores with your iPhone and Apple Watch. Quickly check out using the devices you carry every day.*

To pay with Face ID, double-click the side button, glance at your screen, then hold iPhone near the reader. For Touch ID, hold your iPhone near the reader with your finger on Touch ID. On Apple Watch, double-click the side button and hold Apple Watch up to the reader.

Paying in apps and on websites

Apple Pay is the easier, faster way to pay in selected apps and on participating websites because you no longer have to create an account or fill out lengthy forms.*

To pay in selected apps and on participating websites in Safari on your iPhone and iPad, select Apple Pay at the check-out and complete the payment using Face ID or Touch ID.

To pay on participating websites in Safari on your Mac, select Apple Pay and complete the payment using your iPhone or Apple Watch. On Mac models with Touch ID, pay using Touch ID on the Touch Bar.

Where to use Apple Pay Use

Apple Pay wherever you see one of these symbols.



Easy



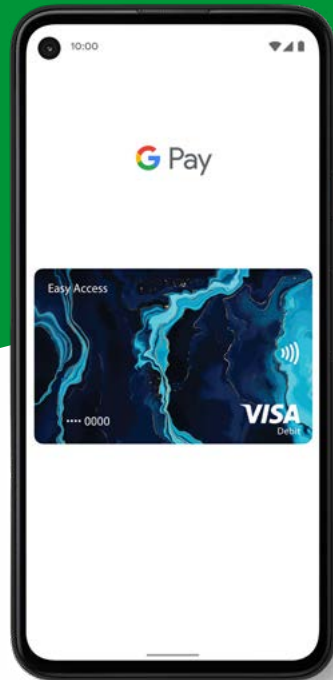
Fast



Secure

Google Pay™ now available

Google Pay is a fast, simple way to pay*.



Add your Easy Access card to Google Pay.™

Google Pay is the fast, simple way to pay at millions of places – on sites, in apps, and in stores. It brings together everything you need at checkout and protects your payment info with multiple layers of security.

Getting started is simple

Get set up quickly

Adding your Easy Access card to Google Pay takes just a few moments. First, download the app from Google Play or the App Store. Then, just follow the instructions in the app. You can also set up Google Pay on the web at pay.google.com.

1. Download the Google Pay app from Google Play
2. Follow the instructions to add a card or another payment method
3. Verify your card if needed. Then you're all set!

Prefer to do things on desktop? Get set up at pay.google.com.

Tap to pay with your Android phone

Google Pay works anywhere contactless payments are accepted. Just wake up your Android phone and hold it near the reader until you see a check mark. You don't even need to open the app.



Pay as quick as you click

Use Google Pay to check out even faster across your favorite apps and sites. Once you've added a card, you won't need to enter your payment info again. Just choose Google Pay at checkout, confirm your purchase, and you're all set.

TERMS AND CONDITIONS: Available only to customers who also have a linked offset account.* Google Pay is a trademark of Google LLC.