

	Access Accounts					Savings Accounts					Business/SMSF Accounts			Investment Accounts	
	Spend	Bills	Mortgage Offset <sup>#4</sup>	Retirement Access Saver <sup>#5</sup>	Mortgage Secured Overdraft	Save	Savings+ Bonus	Bonus Saver <sup>#1</sup>	Christmas Saver <sup>#2</sup>	Kids Bonus Saver <sup>#6, #10</sup>	Business Cash Hub	Super Cash Hub	GST/Tax Saver	Standard Term Deposits <sup>#3, #8</sup>	Regular Income Term Deposits <sup>#3</sup>
<b>Suitability</b>															
Personal banking	✓	✓	✓	✓	✓	✓	✓	✓	✓					✓	✓
Joint account banking	✓	✓	✓	✓	✓	✓	✓	✓	✓					✓	✓
Under 18 banking	✓					✓	✓	✓	✓	✓					
Business banking	✓	✓				✓					✓	✓	✓	✓	✓
<b>Limits</b>															
Minimum opening deposit	\$0												\$5,000	\$25,000	
Transfers without OTP <sup>#13</sup>	\$250														
Transfers with a registered One Time Password <sup>#13</sup>	\$5,000														
Daily transaction limit	15 individual transactions or \$250, whichever is reached first														
ATM and eftpos limit	\$1,000 per card														
<b>Interest</b>															
Interest calculated daily	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Interest paid monthly	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>Available Access</b>															
Osko Payment	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓		
Funds available at call	✓	✓	✓	✓	✓	✓	✓	✓		✓		✓	✓		
ATM/ eftpos <sup>®</sup> via VISA card	✓	✓	✓	✓	✓						✓	✓			
Internet / Mobile Banking	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
Direct Entry (credit or debit)	✓	✓	✓	✓	✓	✓ <sup>#11</sup>	✓	✓ <sup>#11</sup>	✓ <sup>#11</sup>	✓	✓	✓			
BPAY	✓	✓	✓	✓	✓	✓	✓	✓	✓ <sup>#2</sup>	✓	✓	✓	✓		
Digital wallets	✓	✓	✓	✓	✓						✓				
Bank@Post	✓	✓	✓	✓	✓						✓	✓			
Periodical payments	✓	✓	✓	✓	✓						✓	✓	✓		

## Notes

This document should be read together with the First Option Account and Access Facility Conditions of Use, Fees and Charges schedules and Interest Rate schedules.

- #1 Bonus interest is paid each month if minimum deposit of \$100 and no withdrawals per month.
- #2 Withdrawals between 1 November and 31 January each year. Early withdrawal may incur an early withdrawal penalty. Refer to First Option Fees and Charges schedule.
- #3 Withdrawal at maturity. Prior to maturity, only full redemptions are permitted, and an interest rate penalty will apply to the whole amount of the deposit.
- #4 Only available to members who have an applicable Mortgage Loan.
- #5 Available to members aged 65 and over and those holding a valid Government pension card.
- #6 Bonus interest is paid each month if minimum deposit of \$25 and no withdrawals per month.
- #7 Staff-assisted withdrawals will incur a fee. Refer to First Option Fees and Charges schedule.
- #8 For terms of 3 to 12 months, interest is paid on maturity. For terms of 24 months, interest is paid every 12 months
- #9 Available to members aged 13 to 24 years.
- #10 Available to members under 18 years.
- #11 Credits only.
- #12 No longer available for new accounts
- #13 OTP or One Time Password is a two-factor authentication tool triggering a passcode to be sent by SMS