

Summary of Deposit Accounts & Availability of Access Facilities



Note 1 For Term Deposit terms of 12 months or more, interest must be paid at least annually.

Note 2 If you wish to withdraw funds from your Christmas Club Account between February and October, we may transfer the remaining balance to an Everyday Savings Account. Interest will then be paid from the date of transfer at the applicable interest rate.

Note 3 Term Deposit interest may be paid directly to a separate account, by cheque or added to the balance. Once the Term Deposit matures, unless you provide us with other instructions, the investment will be automatically renewed for the same term at the prevailing rate.

Note 4 For Christmas Club Accounts, full Online Banking and Telephone Banking access is available between 1 November and 31 January.

Note 5 For Christmas Club and Funeral Saver Accounts, withdrawals are not allowed, however funds may be transferred into the account at any time.

Note 6 Gateway Members have access to a wide network of ATMs Australia wide, fee free. The ATM operator will advise if a fee is charged.

Note 7 Available to existing CBA bank deposit slip holders only.

Note 8 Gateway 2go for iPhone is only available from the App Store. iPhone is a trademark of Apple Inc., registered in the U.S. and other countries. App Store is a trademark of Apple Inc. Android is a trademark of Google Inc.

Note 9 Bank@Post available using Visa Debit Card.

Note 10 Staff assisted withdrawals incur a \$5.00 fee.

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