Summary of Deposit Accounts & Availability of Access Facilities

This document must be read together with the Gateway Deposit Accounts & Access Facilities General Conditions of Use and the

Fees & Charges and Transaction Limits brochure.



Current as at 1 March 2018	Product Name							
Features	Everyday Savings	Edge	eMax Saver	100% Loan Offset	Christmas Club	Funeral Saver	Dollaroo Savings	Term Deposits
Minimum opening deposit	\$0	\$0	\$0	\$0	\$0	\$200	\$0	\$1,000
Tiered Interest Rates	Rate paid on highest tier balance	✓ Rate paid on highest tier balance	Rate paid on highest tier balance	×	×	✓ Rate paid on highest tier balance	×	✓
Interest Calculation	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily
Interest Payment Frequency	31 May & 30 November	Monthly (on last day of month)	Monthly (on last day of month)	Offset to loan interest	31 October	Monthly (on last day of month)	31 May & 30 November	Monthly, 6-monthly, annually or at maturity if term is 1 year or less (1),(3)
Special Conditions	N/A	Higher rate of interest for balance \$1,000 or more	Higher rate of interest for balance \$1,000 or more	No interest payable on any portion that exceeds the total balance of the linked home loan	Withdrawals permitted between 1 November & 31 January. At other times, withdrawal of funds subject to 7 days notice (2)	 Only access funds for funeral-related expenses, otherwise, withdrawal of funds subject to 7 days notice Minimum deposit of \$25 per month required 	Available to persons under 16 years of age At 16, account is transferred to Edge Account	Withdrawal of funds at maturity, otherwise subject to: 7 days notice Interest rate adjustment of 2%
Features	Access Facilities							
Online Banking and Gateway 2go app (8)	V	√	√	√	Limited access (4),(5)	✓ Limited access (5)	✓ View only access	V
Telephone Banking	✓	✓	✓	✓	Limited access (4),(5)	✓ Limited access (5)	✓ Balance enquiries only	✓
Visa Debit Card (9)	✓	√	×	✓	×	X	×	X
ATM (6)	✓	✓	×	✓	X	X	×	X
EFTPOS	✓	✓	×	✓	X	X	X	X
BPAY [®]	\checkmark	√	✓	✓	X	X	×	X
Bank@Post	✓	√	×	✓	X	X	X	X
Direct Debits	✓	✓	✓	✓	×	X	✓	X
Direct Credits	✓	✓	✓	✓	✓	✓	✓	X
Periodical Payments	✓	✓	✓	✓	×	X	×	X
In branch/staff assisted (10)	✓	√	✓	1	✓	✓	✓	✓
CBA Deposit Slips (7)	√	√	✓	✓	✓	✓	✓	×

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- 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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