



Elders Rural Bank Committed to Agribusiness

Everyday Account - Not for Profit Organisations

Terms and Conditions

Effective date: **3rd April 2006**

These terms and conditions apply to the Everyday Account - Not for Profit Organisations and should be read in conjunction with the:

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

Together they form the Everyday Account - Not for Profit Organisations 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 Everyday Account - Not for Profit Organisations 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 the Everyday Account - Not for Profit Organisations.

1. Specific terms and conditions for the Everyday Account - Not for Profit Organisations

1.1 Definitions and interpretations

For the purpose of the Everyday Account - Not for Profit Organisations 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 Everyday Account - Not for Profit Organisations accounts.

1.2 Eligibility

To be eligible for an Everyday Account - Not for Profit Organisations, in addition to conditions in section 15.5 of the Banking Accounts Terms and Conditions, you must provide one of the following when opening the account:

- a memorandum and articles of association stating 'not for profit status';
- an Australian Taxation Office income tax exemption certificate; or
- a certificate of Registration for Community Groups.

1.3 Opening an account

The Everyday Account – Not for Profit Organisations is no longer available to be opened as a new account. The Everyday Community Account has been developed to replace this account.

1.4 Interest rates that may apply

The interest rate applicable to the Everyday Account – Not for Profit Organisations is the "Everyday Account deposit interest rate". When checking your current rate, or reading about rate changes, please refer to this rate.

1.5 Product comparison table – product features and access methods

Product Features	
Opening requirements	
Can be opened by:	✗ This product is no longer available for new accounts
100 point FTRA check required:	✓
Interest	
Calculated:	Daily
Paid:	Monthly
Fixed, floating or variable:	Variable
Tiered:	✓
Payment method(s):	Compound to your account
Account features	
Term:	At call
Minimum opening balance:	\$500
Minimum operating balance:	\$500
Maximum operating balance:	N/A
Statement frequency:	6-monthly
Fees and charges apply (1):	✓

Access methods			
Visa Debit card		Electronic access	
Visa Debit card	✗	Internet Banking – View only	✓
giroPost® / Bank@Post (2)	✗	Phone Banking – View only	✓
ATM	✗	Internet Banking – Full access	✓
EFTPOS	✗	Phone Banking – Full access	✓
Cheques		Electronic Funds Transfer (EFT)	✓
Chequebook	✗	Direct Debits	✓
Corporate &/or Bank cheque	✓	Direct Credits	✓
Over the counter		BPAY®	✓
Staff assisted transfers (3)	✓	Pay Anyone	✓
Cash deposits	✓	Periodical Payments	✓
Cheque deposits	✓	Bulk Payments (4)	✗
Deposit book			
Deposit book	✗		

“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) Please refer to the current Schedule of Fees and Charges booklet for details.

(2) 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.

(3) Cash withdrawals are not available.

(4) 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.

2. Fees and charges

The following fees and charges 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, or by visiting your local branch.

2.1 Transactional fees

Monthly service fee	\$0.00
Internet and Phone Banking transactions	
Internet and Phone Banking transfers	Free
BPAY® bill payments	Free
Pay Anyone transfers	Free
Staff assisted transactions	
Internal staff assisted transfers	Free
External staff assisted transfer	\$5.00
Cheque transactions	
Corporate cheque withdrawals	\$8.00
Payment services	
Direct debits	Free
Internal periodical payments	Free

2.2 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.