

# Your account rebate

<b>What is an account rebate?</b>	On eligible accounts, we give you a monthly rebate amount (generally \$4), which goes towards offsetting any fees for services we may charge.
<b>How does it work?</b>	<p>For example:</p> <p>You have a Transaction Account with a \$4 rebate.</p> <p>During January, you make 4 EFTPOS withdrawals (70c each) and 3 Internet Banking transactions (40c each).</p> <p>4 x 0.70c = \$2.80 3 x 0.40c = \$1.20 Total fees = \$4.00</p> <p>On Feb 1, our fee system calculates and charges fees Total fees for January = \$4.00 Fees (\$4.00) less rebate (\$4.00) = \$0.00</p>
<b>How to increase your account rebate amount</b>	<p>On eligible accounts you can increase the amount of your account rebate by the other types of accounts you hold with us.</p> <p>By holding a home loan all your eligible transaction fees are fully rebated.</p> <p>By holding the following types of accounts you are eligible for an additional rebate of \$1.75 for each type:</p> <ul style="list-style-type: none"><li>• a term deposit or investment common fund</li><li>• a personal loan</li><li>• a credit card</li></ul> <p>For example: You have an act. Transaction Account with a \$4 rebate although you also hold a Personal Loan and a Credit Card. This will increase your fee rebate amount to \$7.50 (\$4 + \$1.75 + \$1.75)</p> <p>You will only receive the additional rebate once for each product type e.g. if you hold 2 Credit Cards your additional rebate will be \$1.75 (not \$3.50).</p>
<b>Our most common fees are</b>	<ul style="list-style-type: none"><li>• E-banking Transfer / Phone Banking - \$0.40c</li><li>• ATM EFTPOS withdrawal - \$0.70c</li><li>• Cheque Withdrawal - \$0.70c</li><li>• In branch withdrawal/transfers - \$1.75c</li></ul> <p>Click here for <a href="#">Tips on how to minimise your fees</a> or, for more information on your account rebate, refer to the <a href="#">Schedule of Fees, Charges and Transaction Account Rebates</a>.</p>

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