



Summary of Accounts and Availability of Access Facilities

17 February 2026

This document should be read together with Regional Australia Bank's

- Account and Access Facilities Conditions of Use
- Fees, Charges and Transaction Limits
- Interest Rates for Non-Featured Products

These documents can be found on our website

regionalaustaliabank.com.au/about-us/corporate-documents

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Current Products

Account Features

Account	Minimum Deposit to Open Account	Funds at Call	Credit Interest ¹
Commercial Mortgage Overdraft		✓	Nil
Community Partnership Account		✓	Nil Note 14
Farm Management Deposit	\$1,000	Note 13	Type F
Freedom Retirement Account		✓	Type G Note 10
General Solicitors' Trust Account		✓	Note 5
Internet Maximiser		✓	Type G Note 9
Mortgage Offset		✓	Note 7
Mortgage Overdraft		✓	Nil
Partnership Advantage Offset		✓	Note 7
Real Estate Agents Trust Account		✓	Note 5
Savings Account		✓	Type G Note 16
Savings Booster		✓	Type G Note 11
Solicitors' Trust Account – Statutory Deposit		Note 6	Note 5
Temporary Overdraft		✓	Nil
Term Savings Account	\$1,000	Note 8	Type F
Your Choice Credit Card		✓	Nil

¹See note 1 for interest types

Account Access Facilities

Account	Cheque Book	EFTPOS, ATM, VISA Debit	Web & Mobile	Direct Debit	BPAY®	OSKO®
Commercial Mortgage Overdraft	Note 15	✓	✓	✓	✓	✓
Community Partnership Account	Note 15	✓	✓	✓	✓	✓
Farm Management Deposit			Balances only			
Freedom Retirement Account		✓	✓	✓	✓	✓
General Solicitors' Trust Account	Note 15		Balances only			
Internet Maximiser			✓	✓	✓	✓
Mortgage Offset	Note 15	✓	✓	✓	✓	✓
Mortgage Overdraft		✓	✓	✓	✓	✓
Partnership Advantage Offset	Note 15	✓	✓	✓	✓	✓
Real Estate Agents Trust Account	Note 15		Balances only			
Savings Account			✓	✓	✓	✓
Savings Booster			✓		✓	✓
Solicitors' Trust Account – Statutory Deposit	Note 15		Balances only			
Temporary Overdraft	Note 15	✓	✓	✓	✓	✓
Term Savings Account			Balances only			
Your Choice Credit Card			✓	✓	✓	✓

Discontinued Products

Account Features

Account	Funds at Call	Credit Interest ¹
Access Savings Account	✓	Nil
Basic Access Account	✓	Nil
Basic Retirement Account	✓	Type C Note 10
Business Access	✓	Nil
Christmas Club	Note 3	Nil
Convenience Plus	✓	Nil
eFree	✓	Nil
Equity Management Overdraft	✓	Nil
First Start	✓	Nil
Great Day Bonus Saver	✓	Type G Note 12
High Rise	✓	Nil
Light Visa Credit Card	✓	Nil
MCU Access Account	✓	Nil
MCU Gold Retirement Account	✓	Type I
MCU Salary Packaging Account	✓	Nil
MCU Visa Credit Card	✓	Nil
Online Savings Account	✓	Type G Note 17
Percentage Plus	✓	Nil
Premium Savings Account	Note 4	Nil
Residential Overdraft	✓	Nil
Target Savings	Note 2	Type D
Visa Overdraft Account	✓	Nil
Youth Account	✓	Nil

¹See note 1 for interest types

Account Access Facilities

Account	Cheque Book	EFTPOS, ATM, VISA Debit	Web & Mobile Access	Direct Debit	BPAY®	OSKO®
Access Savings Account	Note 15	✓	✓	✓	✓	✓
Basic Access Account			✓	✓	✓	✓
Basic Retirement Account		✓	✓	✓	✓	✓
Business Access	Note 15	✓	✓	✓	✓	✓
Christmas Club			Note 3			
Convenience Plus		✓	✓	✓	✓	✓
eFree		✓	✓	✓	✓	✓
Equity Management Overdraft	Note 15	✓	✓	✓	✓	✓
First Start		✓	✓	✓	✓	✓
Great Day Bonus Saver		✓	✓	✓	✓	✓
High Rise		✓	✓	✓	✓	✓
Light Visa Credit Card			✓	✓	✓	✓
MCU Access Account	Note 15	✓	✓	✓	✓	
MCU Gold Retirement Account			✓	✓	✓	
MCU Salary Packaging Account	Note 15	✓	✓	✓	✓	
MCU Visa Credit Card			✓	✓	✓	
Online Savings Account			✓	✓		
Percentage Plus		✓	✓	✓	✓	✓
Premium Savings Account			Balances only			
Residential Overdraft		✓	✓	✓	✓	✓
Target Savings			Balances only			
Visa Overdraft Account		✓	✓	✓	✓	✓
Youth Account		✓	✓	✓	✓	✓

Notes

1. Interest calculations and when interest is credited:

Type	Calculation method	Credited
A	Calculated on minimum monthly balance	6 monthly
B	Calculated on daily balances	31 May
C	Calculated on daily balances	Quarterly
D	Calculated on minimum monthly balances	Month end
E	Calculated on minimum monthly balances	31 October
F	Calculated on daily balances	Either monthly, quarterly, 6 monthly, annually or at maturity. At maturity interest may be added to the term deposit or credited to your nominated savings account. For terms of 12 months or greater, interest may be added to the term deposit. For other interest periods, interest is credited to a nominated savings account.
G	Calculated on daily balances	Monthly
H	Calculated on minimum monthly balances	31 May
I	Calculated on daily balances	Annually

Minimum balance to earn interest is \$1.

When your account is closed, we will pay you any interest that has been earned on your account but has not yet been paid. Selected savings accounts don't offer this feature when interest conditions for the product haven't been met. For accounts with Bonus or Boosted interest, no Bonus or Boosted interest will be paid at account closure.

The Term Savings and Farm Management Deposit accounts may incur an interest reduction and administrative fee as communicated in the Certificate issued at the start of the investment period.

- Four (4) withdrawals are allowed every twelve (12) months, otherwise we may require, at our discretion, the account to be transferred to an alternative account that allows additional withdrawals.
- Funds available between 1 November and 31 December. For withdrawals outside this period we may require, at our discretion, the account to be transferred to an alternative account. You may access the Christmas Club account via Internet Banking between 1 November & 31 December only.
- Minimum withdrawal of \$500.
- Fees and charges are debited to an alternative account held by the member/s or customer/s. No interest is credited to this account. Interest is calculated but paid to the entities specified in relevant legislation. Cash withdrawals are not permitted.

6. Withdrawals from the Statutory Deposit are only available by redemption of a letter of credit.
7. The offset only applies if the offset account and the loan account are in the same name(s). Activating the account operates as a variation to your loan contract. The unpaid balance of the loan used for the calculation of interest is reduced by the offset balance. Up to 8 offset accounts per member or customer are allowed.
8. Withdrawable at maturity. We require 7 days' notice of any request for early withdrawal. We may allow earlier withdrawals in our absolute discretion e.g. in cases of hardship or special need. We may also reduce interest or charge a fee. Please refer to our website for details of any early withdrawal interest reduction. On maturity, we will automatically re-invest your deposit in the same type of deposit as you originally chose unless you have told us otherwise.
9. Tiered interest rate depending on the balance of the account.
10. Tiered interest rate with the higher rate paid on the portion over the threshold amount only.
11. Boosted interest paid for each month in which a total of at least \$100 is deposited (not including interest paid on the account) and no withdrawals are made. Boosted interest is only paid on the first \$250,000 in the account. Base interest is paid where these conditions are not met. Maximum of one Savings Booster account per member or customer.
12. Bonus interest is paid on this account if the following criteria are satisfied: a minimum \$100 member or customer-initiated deposit and no withdrawals are made in the calendar month the higher rate of interest is paid on daily balance for that month. If minimum deposit of \$100 is not made and/or a withdrawal was actioned within the calendar month, standard interest rate will apply for that month. Interest from previous month(s) does not contribute towards required minimum monthly deposit.
13. No transactions can be made during the nominated fixed term period, unless qualification criteria are met due to drought, natural disaster, or hardship (refer to ATO website for further information). Please refer to our website for details of any early withdrawal interest reduction.
14. This account is eligible to be part of the Community Partnership Program at the time an eligible organisation ('Community Partner') has been assigned by the account holder. When a Community Partner has been assigned, we will calculate the average annual balance of each account at the end of each financial year and donate the designated donation percentage to that individual Community Partner.

Please refer to the Community Partnership Program Guidelines located at regionalaustaliabank.com.au for further details including the current donation rates. Within 6 months of the end of the previous financial year, Regional Australia Bank will present the donation to each Community Partner as a 'bonus payment'.
15. Cheque Book facilities are only made available at the discretion of Regional Australia Bank. Existing Cheque Book facilities may be removed at any time with suitable notice provided.
16. Introductory Interest Rate is paid for the first three months and then rolls to a variable rate.
17. Bonus additional interest payable when conditions met: a minimum of \$200 member or customer deposit per month and make no withdrawals during the month to be eligible for the bonus rate. If both requirements are not met, then rate reverts to current base rate.