



Elders Rural Bank
Committed to Agribusiness

Term Deposit – Non Verified

Terms and Conditions Effective date: 1 June 2008

These terms and conditions apply to the Term Deposit Non Verified accounts and should be read in conjunction with the:

- Banking Account Terms and Conditions; and
- Schedule of Fees and Charges.

Together they form the Term Deposit Non Verified account Terms and Conditions.

To obtain a current copy of these documents please contact our Customer Service Centre on 1300 660 115, download a copy from our website www.eldersruralbank.com.au or visit your local branch.

1 Specific terms and conditions for Term Deposit Non Verified accounts

1.1 Opening an account

The Term Deposit Non Verified accounts are no longer available to be opened as a new account.

1.2 Product Comparison Table – product features and access methods

Product Features		Access Methods	
Opening Requirements		Visa Debit card	x
Available to	This product is no longer available as a new account	Withdraw cash and make balance enquiries at any ATM in Australia or Overseas displaying the Visa symbol ⁵	x
100 point FTRA check required	x	Pay for purchases (and withdraw cash) using EFTPOS ⁵	x
Interest		Deposit and withdraw cash using Bank@Post ^{TM6}	x
Calculated daily	Daily	Pay for purchases using Visa in person or over the phone or internet	x
Paid	Monthly, Quarterly, Annually or At maturity ¹	Cheques	
Fixed or Variable	Fixed	Personalised chequebook	x
Tiered	✓	Corporate and Bank Cheques ⁷	✓
Payment method(s)	Compound to your account or transfer to another account ²	Electronic access	
Account features		Internet Banking including Pay Anyone ⁸	View only
Term	From 28 days to 5 years	Phone Banking	View only
Minimum opening balance ³	\$500	Transfer funds automatically using Direct debits and/or Direct credits	x
Minimum operating balance ³	\$500	Pay bills using BPAY [®]	x
Maximum operating balance	N/A	Make periodical payments	x
Statement frequency	Quarterly and/or at maturity	Make bulk payments ⁹	x
Fees and charges apply ⁴	✓	Over the counter	
Specific terms and conditions applying to the account	N/A	Transfer funds electronically to another ERB account, to another financial institution or overseas ⁷	✓
		Deposit cash and/or cheques to your account	✓

✓ Available x Not available

Notes:

1. Interest is paid at different frequencies depending on the type of Term Deposit you select. Please refer to our current interest rate card for details.
2. Must be paid to an account in the same name(s) as the account owner(s) that is not a credit card account. An original statement for the recipient account must be provided prior to the transfer being processed.
3. Interest may not be paid on all balances down to the minimum opening and operating balances. You may need to maintain a higher balance to take advantage of a higher interest rate such as a Term deposit special. Refer to our current interest rate card for details.
4. Please refer to section 2.1 for account specific fees and charges. The current Schedule of Fees and Charges booklet provides details of general fees and charges that may be payable.
5. A \$1,000 cash limit applies per card per day for cash withdrawals made using a Visa Debit card and PIN.
6. Bank@Post™ is available at Australia Post's discretion and may not be offered for business or high volume transactions
7. Made payable to the account holder only
8. Pay Anyone users require a security token to access this service
9. Bulk payments is an online payment service available to eligible business customers. Refer to the Banking Accounts Terms and Conditions for further details.

2 Fees and Charges

2.1 Transactional fees and charges

The following fees and charges are the specific fees and charges that apply to Term Deposit Non Verified accounts. Unless otherwise stated they are charged per transaction.

Service Charges

No monthly account service fee applies to Term Deposit Accounts.

Transaction fees

Term Deposit Account holders are entitled one free transaction at maturity. A fee applies for each transaction that exceeds the transaction allowance.

Transactions included in free fees

1 free then fee per transaction

▪ Staff assisted transfers from one ERB account to another	Free
▪ Staff assisted transfer to another financial institution	\$5.00

2.2 General Fees and Charges

Additional fees may be incurred when particular goods and services are requested. You should refer to the current Schedule of Fees and Charges for general fees that may apply to your account.

You can obtain a current copy of the Schedule of Fees and Charges by contacting our Customer Service Centre on 1300 660 115, downloading a copy from our website www.eldersruralbank.com.au or visiting your local branch.

Issuer of the Products: Elders Rural Bank Limited ABN 74 083 938 416
 Australian Financial Services Licence (AFSL) 238042 Registered Office: 27 Currie Street, Adelaide, SA 5000

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