



compare deposit accounts¹

as at 27 September 2023

		Everyday Access	Pensioner Saver	Bonus Saver	Community Access	My Community Saver	iSaver	Term Deposit	Max Saver
Account Eligibility		all members	pensioners & retirees	all members	community organisation members	all members	all members	all members	all members
Access Facilities									
	Funds at call	●	●	●	●	●	●	×	●
	Counter cash withdrawal	●	●	●	●	×	×	×	●
	BPAY and Osko payments	●	●	●	●	●	●	×	●
	Bank@Post	●	●	×	●	×	×	×	×
	Direct debit	●	●	●	●	●	●	×	●
	Direct credit	●	●	●	●	●	●	×	●
	Cheque book	●	●	×	●	×	×	×	×
	Periodical payment	●	●	●	●	●	●	×	●
	ATM / eftpos	●	●	×	●	×	×	×	×
	Online banking	●	●	●	●	●	●	view only	●
Daily Transaction Limits									
	Minimum balance	\$1	\$1	\$1	\$1	\$1	\$1	\$1,000	\$1
	Maximum limit	na	na	na	na	na	na	na	\$500,000
	ATM withdrawal (Westpac, St. George, Bank of Melbourne, Bank of SA)	\$1,000	\$1,000	×	\$1,000	×	×	×	×
Internet Limits									
	BPAY	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	×	\$10,000
	External transfer	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	×	×
	Internal transfer	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	×	\$100,000

¹This schedule is to be read in conjunction with the Co-operative's Fees & Charges Schedule, Deposit Schedule and Product Disclosure Statements.

²Daily re-draw limit of \$5,000 on-line on applicable loan accounts.