

# Summary of Deposit Accounts & Availability of Access Facilities



This document must be read together with the **Gateway Deposit Accounts & Access Facilities General Conditions of Use** and the **Fees & Charges and Transaction Limits** brochure.

Current as at 13 July 2021	Product Name						
Features	Everyday Savings	Edge	eMax Saver	100% Loan Offset	Christmas Club	Dollaroo Savings	Term Deposits
Minimum opening deposit	\$0	\$0	\$0	\$0	\$0	\$0	\$1,000
Tiered Interest Rates	✓ Rate paid on highest tier balance	✓ Rate paid on highest tier balance	✓ Rate paid on highest tier balance	x	x	x	x
Interest Calculation	Daily	Daily	Daily	Daily	Daily	Daily	Daily
Interest Payment Frequency	31 May & 30 November	Monthly (on last day of month)	Monthly (on last day of month)	Offset to loan interest	31 October	31 May & 30 November	Monthly, 6-monthly, annually or at maturity if term is 1 year or less (1),(3)
Special Conditions	N/A	Higher rate of interest for balance \$1,000 or more	Higher rate of interest for balance \$1,000 or more	No interest payable on any portion that exceeds the total balance of the linked home loan	Withdrawals permitted between 1 November & 31 January. At other times, withdrawal of funds subject to 7 days notice (2)	<ul style="list-style-type: none"> <li>Available to persons under 16 years of age</li> <li>At 16, account is transferred to Edge Account</li> </ul>	Withdrawal of funds at maturity, otherwise subject to: <ul style="list-style-type: none"> <li>7 days notice unless noted otherwise</li> <li>Interest rate adjustment applicable for early withdrawal</li> </ul>
Features	Access Facilities						
Online Banking and Gateway 2go app (8)	✓	✓	✓	✓	Limited access (4),(5)	View only access	✓
Telephone Banking	✓	✓	✓	✓	Limited access (4),(5)	Balance enquires only	✓
Visa Debit Card (9)	✓	✓	x	✓	x	x	x
ATM (6)	✓	✓	x	✓	x	x	x
EFTPOS	✓	✓	x	✓	x	x	x
BPAY®	✓	✓	✓	✓	x	x	x
Bank@Post	✓	✓	x	✓	x	x	x
Direct Debits	✓	✓	✓	✓	x	✓	x
Direct Credits	✓	✓	✓	✓	✓	✓	x
Periodical Payments	✓	✓	✓	✓	x	x	x
In branch/staff assisted (10)	✓	✓	✓	✓	✓	✓	✓
CBA Deposit Slips (7)	✓	✓	✓	✓	✓	✓	x

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**Note 1** For Term Deposit terms of 12 months or more, interest must be paid at least annually.

**Note 2** If you wish to withdraw funds from your Christmas Club Account between February and October, we may transfer the remaining balance to an Everyday Savings Account. Interest will then be paid from the date of transfer at the applicable interest rate.

**Note 3** Term Deposit interest may be paid directly to a separate account, by cheque or added to the balance. Once the Term Deposit matures, unless you provide us with other instructions, the investment will be automatically renewed for the same term at the prevailing rate.

**Note 4** For Christmas Club Accounts, full Online Banking and Telephone Banking access is available between 1 November and 31 January.

**Note 5** For Christmas Club and Funeral Saver Accounts, withdrawals are not allowed, however funds may be transferred into the account at any time.

**Note 6** Gateway Members have access to a wide network of ATMs Australia wide, fee free. The ATM operator will advise if a fee is charged.

**Note 7** Available to existing CBA bank deposit slip holders only.

**Note 8** Gateway 2go for iPhone is only available from the App Store. iPhone is a trademark of Apple Inc., registered in the U.S. and other countries. App Store is a trademark of Apple Inc. Android is a trademark of Google Inc.

**Note 9** Bank@Post available using Visa Debit Card.

**Note 10** Staff assisted withdrawals incur a \$5.00 fee.

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