



This banking product is provided by Australia and New Zealand Banking Group Limited
ABN 11 005 357 522 AFSL 234527



StrataCash High Yield Account- Transaction Account Fees, Charges and Interest Tiers and Rates

This must be read in conjunction with the "StrataCashManagement Accounts – Terms and Conditions" and "StrataCash Management Accounts – General Fees and Charges" booklets. Together they form your Terms and Conditions for the above product.

Account Fees and Charges

Standard Monthly Account Service Fee	\$0.00
Monthly average balance to qualify for Monthly Account Service Fee discount	N/A
Monthly Account Service Fee discount	N/A
Collection Items (i.e. cheque deposited)	\$0.00
Staff Assisted Transactions	\$0.00
Cheque written	\$0.00
Electronic transactions (Direct Entry)	\$0.00
Single Debit, Multiple Credits	\$0.00

Definitions

Monthly Account Service Fee

A set fee charged monthly for ANZ to manage and maintain your account. In some cases this fee can be reduced by maintaining a minimum monthly balance where indicated.

Transactions

Any deposit, withdrawal or transfer, cheques drawn by you and any cheque deposited to your account. Transactions are defined as the following categories:

Staff Assisted

- Any withdrawal over the counter;
- Any cheque written by you and then cashed, by you or by someone else, over the counter;
- Any transfer from this account effected at the branch;
- Deposit of cash and/or cheque(s) over the counter using a deposit slip;
- Any deposit made using ANZ Fast Deposit Bags or Fast Deposit Envelopes;
- Crediting of proceeds from Telegraphic Transfers;
- Transfer of funds over the telephone (excluding ANZ Phone Banking transactions) pursuant to a funds transfer authority.

Cheques

- Cheques written by you, excluding cheques cashed over the counter;
- Any Cheque deposited into your account, includes deposits made using ANZ Fast Deposit Bags or ANZ Fast Deposit Envelopes.

Electronic

- Automatic salary/pay credits;
- Automatic debenture/dividend deposits;
- Automatic credit from bill payment and other sources.

Interest Tiers and Interest Rates*

Balance Tier	Interest Rate
\$1 - \$9,999	0.00%pa
\$10,000 - \$24,999	0.45%pa
\$25,000 - \$49,999	0.70%pa
\$50,000 and above	1.75%pa

*Effective 2nd March 2010