



This banking product is provided by Australia and New Zealand Banking Group Limited  
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## StrataCashManagement High Yield Account - Transaction Account Fees, Charges, 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
Periodical Payment Fee (per payment)	\$2.20 each
Periodical Payment Establishment	\$15.00 each
Manual Intervention of Bureau Transaction Processing	\$10.00 each

### 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 - \$24,999	0.00%pa
\$25,000 - \$49,999	0.35%pa
\$50,000 and above	1.40%pa

\*Effective 2<sup>nd</sup> May 2012