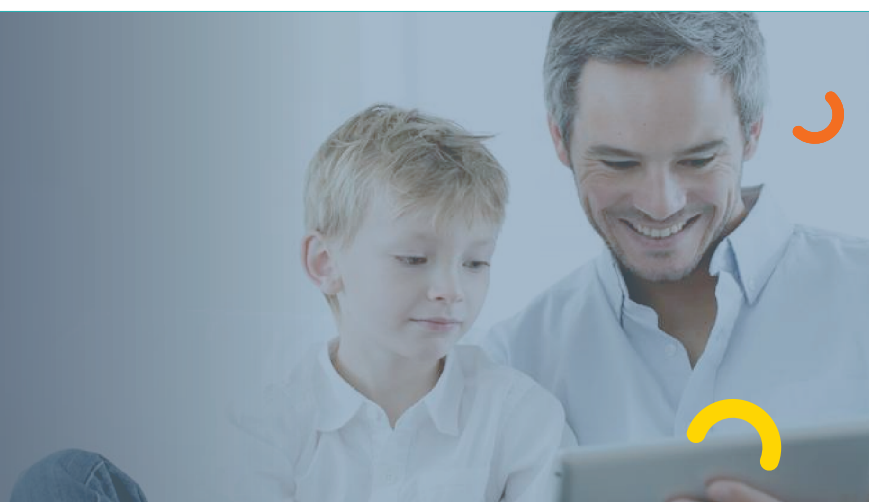




Young Achiever Saver Account (YAS)



Savings for under 18's

Its never too early to start saving and teaching your child to save is one of the most important lessons they'll ever learn. That's why Geelong Bank has a Young Achiever Savings Account that rewards good savings habits by paying a bonus. Funds are available at call - make a minimum deposit of \$50 and no withdrawals in a calendar month and a bonus will be payable.

Young Achiever Saver Account Benefits

Young Achiever Saver Account (\$50)

Redicard	See Specific Terms and Conditions
payWave	×
ATM	×
EFTPOS	×
Passbook	×
Deposits	✓
Withdrawals	✓
Transfers	✓
Internet Banking	See Specific Terms and Conditions
Mobile Banking App	Available for download
Phone Banking	✓
Bpay	×
Direct Credits	✓
Direct Debits	×
Periodical Payments	×
Personal Cheque Book	×
Interest Calculation	Interest calculated daily and paid monthly
Auto Sweep	×
Statements	Monthly
Minimum Balance to Open	Nil

Fees & charges may be payable. Refer to the brochure Fees & Charges Schedule and Transaction Limits for relevant fees and charges.

geelongbank.com.au

Tel. 1300 361 555

107 Gheringhap Street Geelong Vic 3220

PO Box 1130 Geelong Vic 3220

Ford Co-operative Credit Society Limited ABN 74 087 651 456 trading as Geelong Bank
AFSL/Australian Credit Licence No. 244351





Specific Terms & Conditions

- Redicard: The card is for identification purposes only – cannot be used for ATM/EFTPOS withdrawals on this account. The preferred option for deposits is via direct credit payments. However deposits/withdrawals/transfers may all be transacted over the counter – note: any withdrawal/transfers will effect bonus and additional rewards. Applicants may apply for a transaction account from 14 years of age creating the ability to transfer funds from YAS accounts to transaction account for ATM/EFTPOS use – note: any withdrawals/transfers will effect bonus and additional rewards.
- Eligibility is restricted to trust accounts eg. a parent/guardian in trust for a child under 12 years of age **or** Junior members under the age of 18 years.
- Bonus Conditions: Make a deposit and no withdrawals in a calendar month to receive the bonus rate.
- Direct Credits: Funds may be credited directly into the account.
- Internet / Mobile Banking – View Only facility available under 18.
- Interest rates (where applicable) are variable so contact Geelong Bank, telephone 1300 361 555 or visit our website www.geelongbank.com.au.

Secure banking at your fingertips




**Geelong
Bank**
Where we grow