



**Elders Rural Bank**  
Committed to Agribusiness

## Cash Management Account

### Terms and Conditions Effective date: 1 June 2008

These terms and conditions apply to the Cash Management Account and should be read in conjunction with the:

- Banking Account Terms and Conditions; and
- Schedule of Fees and Charges.

Together they form the Cash Management Account Terms and Conditions.

To obtain a current copy of these documents please contact our Customer Service Centre on 1300 660 115, download a copy from our website [www.eldersruralbank.com.au](http://www.eldersruralbank.com.au) or visit your local branch.

## 1 Specific terms and conditions for Cash Management Accounts

### 1.1 Opening an account

The Cash Management Account is no longer available to be opened as a new account.

### 1.2 Product Comparison Table – product features and access methods

Product Features		Access Methods	
<b>Opening Requirements</b>		<b>Visa Debit card</b>	x
Available to	This product is no longer available as a new account	Withdraw cash and make balance enquiries at any ATM in Australia or Overseas displaying the Visa symbol <sup>3</sup>	x
<b>Interest</b>		Pay for purchases (and withdraw cash) using EFTPOS <sup>3</sup>	x
Calculated daily	Daily	Deposit and withdraw cash using Bank@Post <sup>TM4</sup>	x
Paid	Monthly	Pay for purchases using Visa in person or over the phone or internet	x
Fixed or Variable	Variable	<b>Cheques</b>	
Tiered	✓	Personalised chequebook	✓
Payment method(s)	Compound to your account or transfer to another account	Corporate and Bank Cheques	✓
<b>Account features</b>		<b>Electronic access</b>	
Term	At call	Internet Banking including Pay Anyone <sup>5</sup>	✓
Minimum opening balance <sup>1</sup>	\$5,000	Phone Banking	✓
Minimum operating balance <sup>1</sup>	\$1	Transfer funds automatically using Direct debits and/or Direct credits	✓
Maximum operating balance	N/A	Pay bills using BPAY <sup>®</sup>	✓
Statement frequency	6 monthly	Make periodical payments	✓
Fees and charges apply <sup>2</sup>	✓	Make bulk payments <sup>6</sup>	✓
Specific terms and conditions applying to the account	N/A	<b>Over the counter</b>	
		Transfer funds electronically to another ERB account, to another financial institution or overseas	✓
		Deposit cash and/or cheques to your account	✓

#### Notes:

1. Interest may not be paid on all balances down to the minimum opening and operating balances. You may need to maintain a higher balance to take advantage of a higher interest rate. Refer to our current interest rate card for details.
2. Please refer to section 2.1 for account specific fees and charges. The current Schedule of Fees and Charges booklet provides details of general fees and charges that may be payable.
3. A \$1,000.00 cash limit applies per card per day for cash withdrawals made using a Visa Debit card and PIN.
4. Bank@Post™ is available at Australia Post's discretion and may not be offered for business or high volume transactions
5. Pay Anyone users require a security token to access this service
6. Bulk payments is an online payment service available to eligible business customers. Refer to the Banking Accounts Terms and Conditions for further details.

## 2 Fees and Charges

### 2.1 Transactional fees and charges

The following fees and charges are the specific fees and charges that apply to Cash Management Accounts. Unless otherwise stated they are charged per transaction.

#### Service Charges

A monthly account service fee of \$5.00 applies to this account if your account balance falls below \$5,000 during the month. If a minimum balance of \$5,000 is maintained for the whole month, the monthly account service fee will be waived.

#### Transaction fees

Cash Management Account holders are entitled a number of free transactions each month. Fees apply for transactions that exceed the transaction allowance and will be charged to your account monthly, on the first day of the following month.

Any unused free transactions do not carry over to the next month.

#### Transactions included in free fees

<ul style="list-style-type: none"><li>▪ Periodical payments from one ERB account to another</li><li>▪ Cash and cheque deposits at a branch</li><li>▪ Direct credits</li><li>▪ Direct debit withdrawals</li></ul>	free
<b>4 free then fee per transaction</b>	
<ul style="list-style-type: none"><li>▪ Transfers from one ERB account to another conducted using<ul style="list-style-type: none"><li>– Internet Banking</li><li>– Phone Banking</li></ul></li><li>▪ BPAY® bill payments</li><li>▪ Pay Anyone transfers</li></ul>	\$0.30
<b>2 free then fee per transaction</b>	
<ul style="list-style-type: none"><li>▪ Cheque withdrawals</li><li>▪ Staff assisted transfers from one ERB account to another</li></ul>	\$1.50

#### Transactions not included in free fees

<ul style="list-style-type: none"><li>▪ Periodical payment transfer to another financial institution</li></ul>	\$4.00
<ul style="list-style-type: none"><li>▪ Staff assisted transfer to another financial institution</li></ul>	\$5.00

### 2.2 General Fees and Charges

Additional fees may be incurred when particular goods and services are requested. You should refer to the current Schedule of Fees and Charges for general fees that may apply to your account.

You can obtain a current copy of the Schedule of Fees and Charges by contacting our Customer Service Centre on 1300 660 115, downloading a copy from our website [www.eldersruralbank.com.au](http://www.eldersruralbank.com.au) or visiting your local branch.

Issuer of the Products: Elders Rural Bank Limited | ABN 74 083 938 416  
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