

## Notice to Customers

### Christmas Club Account (formerly offered by The Rock)

Switching to Christmas Account 25<sup>th</sup> October 2022.

GPO Box 1274  
Hobart Tasmania 7001  
Phone 138 001  
[mystate.com.au](http://mystate.com.au)

On 2 October 2017, our Christmas Club Account (formerly offered by The Rock) were no longer offered to new customers. That was some time ago, so your account will soon be switching to a MyState Christmas Account.

Before we do this, we'd like to let you know about the features of the Christmas Account as well as how to find out about alternative options.

### What happens next?

Your account is scheduled to be switched automatically on 25<sup>th</sup> October 2022 to our Christmas Account. If you don't want this to happen, it's important you contact us before then to discuss a product that better suits your needs.

Here's a summary of the key features between your existing product and the *new* product.

	Existing product	New product
<b>Product access</b>	Christmas Club	Christmas Account
Personal use	Yes	Yes
Funds available	15 November to 31 December	1 <sup>st</sup> working day November to 15 January
Visa Debit card / rediCard Plus	Not available	Not available
ATM	Not available	Not available
BPay Payments	Yes	Not available
EFTPOS / EFTPOS Cash out	No	No
Future dated payments	Yes	Not available
Online / Mobile banking	Yes	Yes
Osko payments inwards	Yes	Yes
Periodical Payments	No	No
Phone banking	Yes	Yes
Please refer to Terms & Conditions Deposit Accounts & Electronic Banking at <a href="http://mystate.com.au/legal">mystate.com.au/legal</a>		
<b>Interest rates</b>		
All balances	0.10% p.a.	0.35% p.a.
Interest paid	14 November	31 October
If account closed outside of available period	Interest forfeited	Accrued interest paid
Please refer to Interest rates for Personal Deposit Accounts at <a href="http://mystate.com.au/legal">mystate.com.au/legal</a>		
<b>Monthly Account Fees and Transaction Fees</b>		
Any withdrawals outside the period 15 November to 31 December (per occurrence)	\$25.00	n/a
Any withdrawals outside the period 1 <sup>st</sup> working day in November to 15 January (per occurrence)	n/a	\$20.00
Monthly account fee	Free	Free
Staff Assisted transactions	Free	Free
BPay payments	\$0.30	Not available
Cheque deposit (per cheque)	\$0.30	Free
Future dated electronic external transfer	\$0.65	Not available
Incoming Direct Debit	\$0.65	Not available
Pay someone using BSB & Account number	Free	Free
Pay someone using OSKO	Not available	Not available
Transfers between your accounts	Free	Free

<b>Other Fees &amp; Charges</b>		
Cheque lodged & returned unpaid	\$10.00	\$5.00
Electronic debit dishonour	\$17.50	\$0.00
Internet payment trace fee	\$10.00	\$15.00
Special clearance on cheques	\$16.00	\$20.00
Stop payment (direct debit, periodical payment, transfer orders, future dated BPay payments)	\$0.00	\$30.00
Please refer to Fees & Charges Deposit Accounts at <a href="http://mystate.com.au/legal">mystate.com.au/legal</a>		

To help you make a decision, you can learn more about our products, terms and conditions, fees and charges and interest rates at [mystate.com.au/legal](http://mystate.com.au/legal).

### **Happy to switch?**

You don't need to do anything if you're happy to be switched to a Christmas Account. Your existing account number and any cards linked to your account will remain the same (which is handy as any direct credits or debits linked to your account or card will continue as normal).

### **What happens if you don't want to switch?**

You will need to contact us before 24<sup>th</sup> October 2022 to discuss other options. At MyState Bank, we offer a range of transaction and interest paying savings accounts, which you can learn more about at [mystate.com.au](http://mystate.com.au) or by speaking with one of our friendly Customer Care Team on **138 001**, who can help you switch to an account that better suits your needs.

While we wouldn't like to see you go, you can close your account. To do this, call our Customer Care Team on **138 001** or send us a secure message through Internet Banking.

We're here to help with any questions, simply call our Customer Care Team on **138 001** or send us a secure message through Internet Banking.