

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

Information current as at 19 May 2025.

	Existing product Savings Pensioner Account	New product Access Assist Account
<b>Access</b>		
Personal use	Yes	Yes
Visa Debit card	Yes	Yes
Online Banking & Apple, Google, Samsung pay	Yes	Yes
eftpos, ATM, Bank@Post	Yes	Yes
BPay, Osko, Periodical payments	Yes	Yes
Direct Debit Payments I PayTo	Yes	Yes
MyState Bank branch access	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	Tiered interest rate based on account balance	Tiered interest rate based on account balance
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>		
Monthly account fee	\$0.00	\$0
Transfers between your accounts	Free	Free
Pay someone using BSB & Account number I OSKO	Free	Free
Pay someone using PayID I OSKO	Free	Free
Purchases using Visa Debit card	Free	Free
BPay payments	Free	Free
Direct debit I PayTo	Free	Free
eftpos /eftpos cash out	Free	Free
ATM withdrawals / enquiries	Free*	Free*
Bank@Post withdrawal	\$4.30 <sup>a</sup>	\$4.30 <sup>a</sup>
Staff Assisted transactions	Free	Free
* You may be charged a fee by an ATM operator		
<sup>a</sup> Debited last day of each month		
<b>Other Fees &amp; Charges</b>		
Arrears fee	\$30.00	\$15.00
BPay Query Fee	\$15.00	\$15.00
Cheques deposited & dishonoured	\$20.00	\$5.00
Electronic debit dishonour	\$30.00	\$5.00
Transaction Verification / BPay Query Fee	\$15.00	\$15.00
Special clearance on cheques	\$20.00	\$20.00
Stop payment (direct debit, periodical payment, transfer orders, future dated BPay payments)	\$30.00	\$30.00
Overdrawn fee	\$30.00	\$5.00
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, Target Market Determination (TMD), terms and conditions, fees and charges and interest rates at [mystate.com.au/legal](http://mystate.com.au/legal)