

Effective date | 3 December 2025

Terms & Conditions

No Longer Offered Deposit Accounts

Contents

Introduction	2
Definitions	2
Product Specific Terms and Conditions	3
Application of these terms and conditions	3
Specific Terms and Conditions – No Longer Offered Deposit Accounts	3
General Banking Terms and Conditions	4
Electronic Banking Terms and Conditions	4

Introduction

This document forms part of the information you'll need to operate a no longer offered transaction, savings, or term deposit account with MyState Bank.

To understand your rights and obligations and our responsibilities, please read this document along with:

- » General Banking Terms and Conditions – found in the brochure: *Terms & Conditions Deposit Accounts & Electronic Banking*
- » Electronic Banking Terms and Conditions – also in the brochure: *Terms & Conditions Deposit Accounts & Electronic Banking*
- » Fees & Charges for No Longer Offered Deposit Accounts
- » Interest Rates – either *Interest Rates for No Longer Offered Personal Deposit Accounts* or *Interest Rates for Business Deposit Accounts*
- » Terms and Conditions for Visa Debit Card (if applicable)
- » Financial Services Guide
- » Privacy Policy

By operating a deposit account, you agree to these terms and conditions. For deposit accounts not listed in this document, please refer to the current *Terms and Conditions for Deposit Accounts & Electronic Banking*.

Copies are available at mystate.com.au/legal or by contacting MyState Bank.

Definitions

The following definitions apply when reading these terms and conditions.

- » **We/us/our** is MyState Bank.
- » **You/your/user.**
The customer or account owner and can be individuals or a business.
In the situation where there is more than one account owner and all account owners are required to sign, you means all those account owners together.
In the situation where all account owners have authorised one or more individuals to operate the account, you means the individual.
- » **Business/working day** is a weekday other than a National Public Holiday.
- » **Deposit account** is a personal or business deposit account or personal or business savings account or Term Deposit.
- » **Overdraft** is an approved loan amount attached to your transaction account. New overdraft facilities are no longer available.
- » **Loan Account** includes Personal, Home and Business loans.

MyState Bank Limited (MyState Bank)
 ABN 89 067 729 195 AFSL 240896
 Australian Credit Licence Number 240896
 A wholly owned subsidiary of MyState Limited
 ABN 26 133 623 962

Bank@Post™ and its device marks are trademarks (registered or otherwise) of the Australian Postal Corporation
 © Registered to BPAY Pty Ltd ABN 69 079 137 518

Apple, Apple Pay and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries.
 Android, Google Pay and the Google Logo are trademarks of Google LLC.
 Garmin, the Garmin logo, and the Garmin delta are trademarks of Garmin Ltd. or its subsidiaries and are registered in one or more countries, including the U.S. Garmin Pay is a trademark of Garmin Ltd. or its subsidiaries.

Product Specific Terms and Conditions

1. Application of these terms and conditions

These terms and conditions apply to and cover all No Longer Offered Deposit Accounts and Payment Products offered by us, including but not limited to the following.

Savings and Transaction Accounts

- » Access Assist Account
- » Access Account
- » Home Equity Overdraft Account
- » Mortgage Overdraft Account
- » Cash on Hand Account
- » Cash on Hand Investment Account
- » Premium Business Account

2. Specific Terms and Conditions – No Longer Offered Savings and Transaction Accounts

The following table shows specific terms and conditions and related Payment Product information that apply to our No Longer Offered Personal Savings and Transaction Accounts.

If you have a product that is no longer offered we may switch you to a similar product or you may take a full withdrawal from the product. However before doing this we will give you 60 days' notice in writing and provide a comparison of the old and new product features to assist you with your decision.

These terms and conditions are in addition to the other terms and conditions set out in this section of the booklet.

No Longer Offered Savings and Transactions Accounts	Access Assist ^{2.1}	Access	Home Equity Overdraft	Mortgage Overdraft	Cash on Hand Account	Cash on Hand Investment ^{2.2}	Premium Business
Accounts available for personal purposes only ^{2.3}	√	√	√	√	√	x	x
Accounts available for business purposes only ^{2.4}	x	x	x	x	x	x	√
Funds available at call	√	√	√	√	√	√	√
Access to MyState Bank branches	√	√	√	√	√	√	√
Visa Debit	√	√	√	√	√	√	√
Online Banking	√	√	√	√	√	√	√
BPAY	√	√	√	√	√	√	√
NPP Payments	√	√	√	√	√	√	√
PayTo	√	√	√	√	√	√	√
Periodical / Scheduled Payments	√	√	√	√	√	√	√
Direct Debits	√	√	√	√	√	√	√
Direct Credits	√	√	√	√	√	√	√
Bank@Post Australia Post Outlets (subject to acceptance at individual outlets)	√	√	√	√	√	√	√
No minimum balance or transaction amount	√	√	√	√	√	√	√
Interest payable on credit balances ^{2.5}	√	x	x	x	x	x	√
Interest payable last calendar day of each month and on closure	√	x	x	x	x	x	√
Interest payable 30 Jun and 31 Dec and on closure	x	√	x	x	x	x	x
Interest payable 31 Dec and on closure	x	x	√	√	x	x	x
Overdraft facility available	x	x	x	x	x	x	x

2.1 Access Assist Account

Eligibility:

- » Aged 55 years or older;
- » If there is more than one owner of an account, then each of the owners must meet the eligibility criteria; and
- » We may also require proof of account eligibility at any time

2.2 For investment purposes only.

2.3 If an account is being used for business or investment purposes, we reserve the right to close the account and transfer it to an appropriate business account and the relevant business account fees will then apply.

- 2.4 We reserve the right to close the account if it is being used for personal or domestic purposes. In such instances the balance will be transferred to an appropriate personal account and (any) applicable personal account fees will then apply.
- 2.5 Subject to the tiered interest rate that applies to the account. For details, please refer to the Interest Rates for No Longer Offered Personal Deposit Accounts or No Longer Offered Business Deposit Accounts.
- 2.6 If you have a product that is no longer offered we may switch you to a similar product or you may take a full withdrawal from the product. However before doing this we will give you 60 days' notice in writing and provide a comparison of the old and new product features to assist you with your decision.

General Banking Terms and Conditions

Introduction

The General Banking Terms and Conditions are available in the document: Terms & Conditions Deposit Accounts & Electronic Banking, which can be accessed by calling us or visiting mystate.com.au/legal

They detail the General Banking Terms and Conditions which apply to your account.

These include, but not limited to:

- » Changes to fees and charges, interest rates and terms and conditions
- » Correspondence and statements
- » Using your account
- » Appointing a signatory to your account
- » Change of personal details
- » Closing your account
- » Overdrawing your account
- » Transaction limits
- » *Anti-Money Laundering and CounterTerrorism Financing (AML/CTF) Act 2006* obligations
- » Financial abuse
- » Complaints and feedback
- » ePayments Code
- » Financial Claims Scheme
- » Banking Code of Practice

Electronic Banking Terms and Conditions

Introduction

The Electronic Banking Terms and Conditions are available in the document: Terms & Conditions Deposit Accounts & Electronic Banking, which can be accessed by calling us or visiting mystate.com.au/legal

They detail the terms and conditions which apply to your account when you use any of our electronic services. These services include, but not limited to:

- » Online banking - internet/mobile;
- » Transactions using your Visa Debit card or
- » digital wallet.

It also covers services that are offered via these channels, but not limited to:

- » BPAY;
- » Osko;
- » PayID;
- » Periodical/scheduled payment arrangements;
- » PayTo;
- » Confirmation of Payee.

They also cover the transactions which you are liable for in the event that a loss occurs.

By using any of these services you accept the Electronic Banking Terms and Conditions.

MyState Bank 

mystate.com.au | 138 001