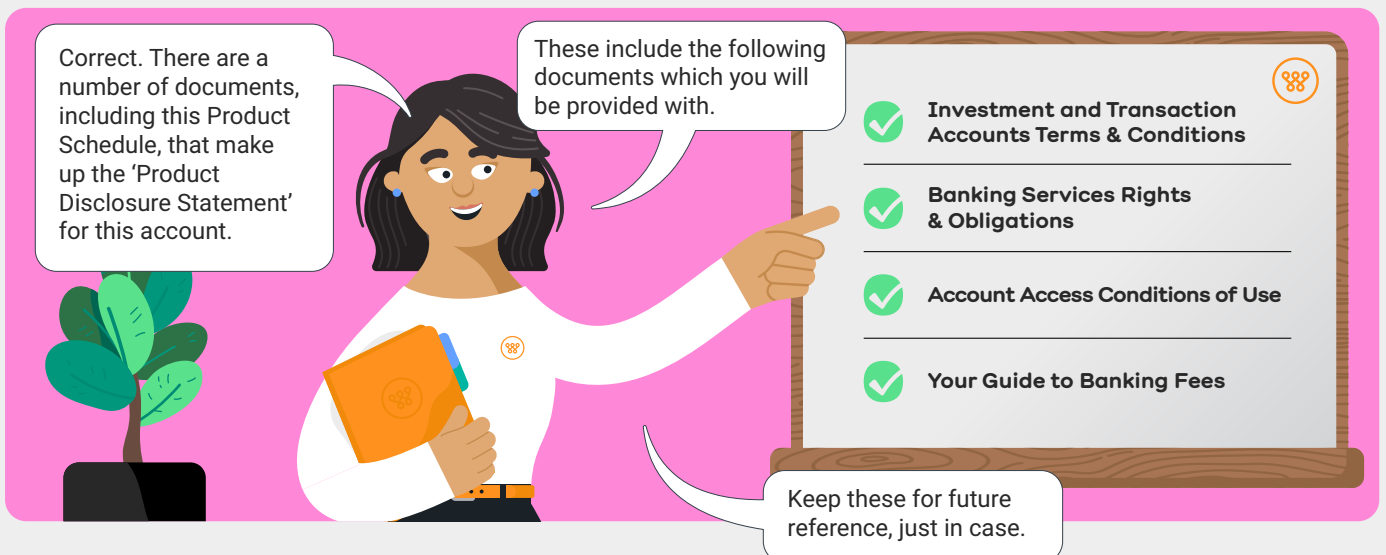
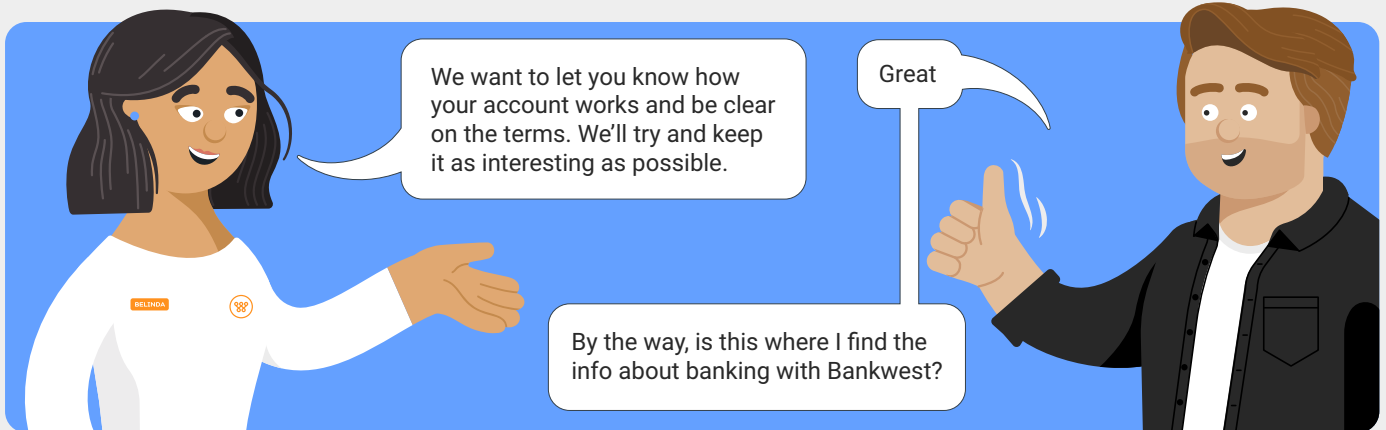
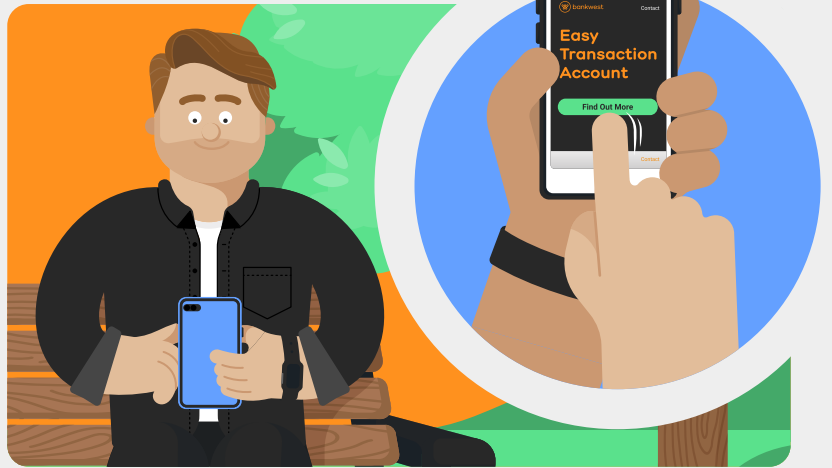


Easy Transaction Account.

Product Schedule

This Product Schedule is a legal document that forms part of the Product Disclosure Statement.



Opening an Easy Transaction Account.

What do I need to open an Easy Transaction account?

We're happy to open this account for you, as long as you're:

Account Qualifiers

- A real person (i.e. not a company)
- +11 yrs old**
Aged 11 years or older
- Don't have 10 of these accounts already, either as a single or joint account holder.

The account:

Account Features

- Requires no minimum opening deposit
- Can be opened as a joint account (max 2 people)
- 0.00%**
Offers no credit interest.

You are a real person, right?

Haha... I hope so. Can you tell me how I access money from my account?

Lots of ways:

Ways to access your money.

Bankwest App and Bankwest Online Banking
If you want to access your Easy Transaction Account in Online Business Banking, you will be provided with a separate Product Disclosure Statement. For further information, please contact us.

Bankwest Debit card, ATMs, Over the Counter in Branch, Phone Banking
and for accounts opened prior to 16 June 2023 only, Cheque Access.

Platinum Debit Mastercard®
(for Australian Citizens, Temporary or Permanent Residents over 16 with an Australian residential address, exceptions and conditions apply)

Mobile Wallet

After 20 March 2024, new or replacement cheque books will not be available on any Easy Transaction Account (regardless of when the account was opened).

You can also ask us to make payments at regular intervals (Periodical Payments), or pay bills by setting up direct debits (Direct Debit Facilities) or PayTo payments (when advised of service availability).

Fees & Charges.

What about the f word?

Fees? There are a few you may need to pay, including:

ATM Fees: Non-Bankwest branded ATMs may charge a fee ("Direct Charge"), which will be debited from your account and are not reimbursed by Bankwest. So when you're using an ATM for a balance enquiry or to get cash, make sure it's a Bankwest branded ATM.

Can't find a Bankwest ATM? There's no fee associated with ATMs operated by CBA, ANZ, NAB and Westpac ONLY.

Other fees which we may charge you for services, including services not specific to this account, can be found in the Bankwest 'Your Guide to Banking Fees' brochure.

Fees & Charges continued.

So, what you're saying is my account can't have a formal overdraft facility?

Not normally, no. An Easy Transaction Account is a simple product.

Existing Customers Only.

However...Bankwest may overdraw the account to cover an unplanned shortfall in funds to meet a particular payment in circumstances where it impossible or reasonably impractical for Bankwest to prevent the account from being overdrawn. Also, if you opened your account before 18/11/2013 the account included a free overdraft called the 'Safety Net Facility' up to \$100. We are progressively closing down the 'Safety Net Facility' from 7 November 2023 and will notify you prior to closing your facility. You will be required to repay that facility as directed by us.

What if I have a Bankwest Halo Ring?

You can continue using it until the expiry date of the device. We won't sell any new Bankwest Halo rings from 28/09/2021 and won't replace or reissue existing customer's Bankwest Halo rings from 01/12/2021.

Existing Customers Only.

And how does a Mortgage Saver Facility work?

It links your home loan to your Easy Transaction Account. Any positive balance (greater than \$0) will be 'offset' against your home loan, meaning you'll pay less interest on your home loan each month.

We can de-link your account if:

1. You tell us to,
2. You switch to a different account,
3. Your home loan changes, for instance if it is paid out, closed, ineligible or in default,
4. The ownership of the property securing the loan changes, or
5. You convert your account to a different investment or transaction account product that is not eligible to be linked to a home loan account.

Existing Mortgage Saver Facilities linked to this account prior to 30/06/2014 can be retained but not for new accounts. A \$10 monthly Offset Fee will be charged to the account on the first business day of each month where the facility is set up.

Existing Customers Only.

Excuse me for a second...

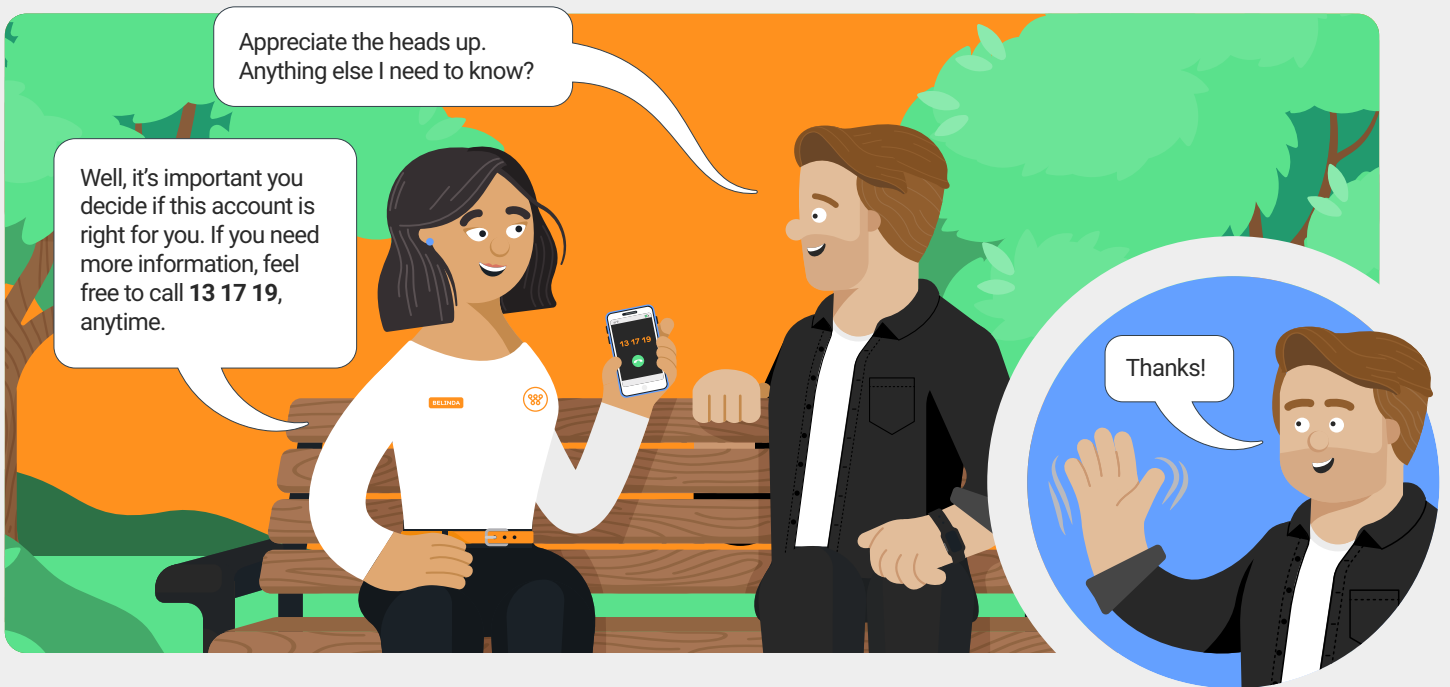
Financial Claims Scheme.



I now interrupt this Product Schedule to bring you another important message:

The Banking Act's financial claims scheme covers deposit amounts subject to a limit per depositor. You may be entitled to payment in some circumstances. For more information about the Financial Claims Scheme visit www.fcs.gov.au

 bankwest



Appreciate the heads up. Anything else I need to know?

Well, it's important you decide if this account is right for you. If you need more information, feel free to call **13 17 19**, anytime.

Thanks!