

Intellectually Handicapped Person's Savings Account

Product Schedule

NB: This **Product Schedule** is specific to the above account and/or any facility made available with the account. Together with the Schedule you will be given our **Bankwest Investment and Transaction Accounts Terms and Conditions**, our **Bankwest Banking Services Rights and Obligations** brochure, our **Bankwest Your Guide to Banking Fees** brochure and our **Bankwest Account Access Conditions of Use**. Together these documents comprise the Bank's **Product Disclosure Statement (PDS)** for the account and/or facility.

1 ABOUT THE INTELLECTUALLY HANDICAPPED PERSONS SAVINGS ACCOUNT

This product is no longer available for sale.

An account for intellectually handicapped persons that may earn credit interest and allows for access by third party authorities.

2 FEATURES

2.1 This account offers the following optional facilities:

- Periodical Payments; and
- Direct Debit Facility.

2.2 The Intellectually Handicapped Persons Savings account is available to intellectually handicapped persons.

2.3 All withdrawals from the account must be signed by an authorised third party.

3 FEES AND CHARGES

3.1 There are no Monthly Maintenance Fees for this account.

3.2 Other fees which may be incurred on the account

Other fees which the Bank charges for its services, including services not specific to this account but for which you may be charged are listed in our Bankwest Your Guide to Banking Fees brochure. Note: the Paper Statement Fee is not applicable to this account.

4 INTEREST

4.1 Credit Interest

The interest rate is variable. This means that any rate which is stated in this Product Schedule may be changed by us at any time. Any change to an interest rate will be notified in the press. You can obtain information about our current rates by visiting our website at www.bankwest.com.au or by calling the Customer Help Centre on 13 17 19.

Credit interest is paid annually to the account and is calculated up to and including the second last business day of August. We will credit this interest to your account on the last business day of August. Interest for any day after the second last business day will be included in the next period.

The credit interest rate tiers are as follows:

Amount From	Amount To	Interest Rate (p.a.)
\$0	\$4999.99	0.01%
\$5000	And over	0.01%

Credit interest is calculated at the applicable rate on the entire balance of the account.

5. FINANCIAL CLAIMS SCHEME

The Financial Claims Scheme, under the Banking Act, covers deposit amounts you hold in a bank in aggregate up to a statutory prescribed limit (please note that for the purposes of calculating this total joint accounts are considered to be held in equal shares). You may be entitled to a payment in some circumstances. Payments under the scheme are subject to a limit for each depositor. Information about the Financial Claim Scheme can be obtained from <http://www.fcs.gov.au>.