

Tenant Bond Residential 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 TENANT BOND - RESIDENTIAL ACCOUNT

This product is longer available for sale.

The Tenant Bond - Residential account is an account that allows people to lodge residential tenant bond money in accordance with the Residential Tenancies Act 1987 (the "Act").

2 FEES AND CHARGES

There are no bank fees or charges on this account.

3 INTEREST

3.1 Credit Interest

Credit interest is calculated on Tenancy Bond trust account balances in accordance with the rate specified in the Residential Tenancies Act 1987 and is paid monthly to the Rental Accommodation Fund.

4 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>.