

At Call Term Deposit

Product Schedule

NB: This **Product Schedule** is specific to the above product. Together with the Schedule you will be given our **Bankwest Term Deposits Terms and Conditions**. Together these documents comprise the Bank's **Product Disclosure Statement ("PDS")** for the product.

1 ABOUT THE AT CALL TERM DEPOSIT ACCOUNT

- 1.1 This account requires a minimum deposit of \$20,000. There is no maximum investment limit.
- 1.2 The term of the deposit must be 1 to 30 days.

2 FEATURES

This is a short-term investment account where funds are at call.

3 FEES AND CHARGES

There are no fees and charges.

4 INTEREST

- 4.1 We agree to pay you interest at the rate stated in the Account Opening Form or, in the event of renewal of your Term Deposit account, at the then current rate for this account which we will confirm to you in writing at the time of renewal, by Term Deposit Statement (for automatic renewals) or by Confirmation Letter (where renewal instructions are given by you). You may inquire about our current rates at any time by contacting our Customer Help Centre, our Customer Service Centre or by accessing www.bankwest.com.au.
- 4.2 The interest rate is fixed for the term of your deposit.

5 EARLY REPAYMENT

We will repay your deposit (in part or in full) at any time at your request prior to the maturity date and without penalty.

6 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>.