

# Less fees. A plus for study.

## **Are you a full-time student over 18? Enjoy fee free banking on us.**

If you're a full-time student aged over 18, we're here to make things easier on your finances – you can enjoy the best banking products and services without unnecessary fees.

And by taking advantage of our Full-Time Student Fee Waiver you receive more fee free banking on any of our Transaction Accounts while you complete your study.

You can apply for the fee waiver at any time while you're studying. When your application is accepted, the fee waiver applies until 31 March the following year. After this date the waiver ceases, unless you renew your application by providing us with suitable evidence of your continuing status as a full-time student.

Take advantage of fee free student banking. It's all part of our commitment to providing another way to bank.

## **Terms and Conditions – Effective 1 August 2013.**

### **Eligibility.**

**To be eligible for the Full-Time Student Fee Waiver each customer must be:**

- An Australian Citizen or have permanent residential status;
- Aged 18 years and over; and
- Enrolled as a full-time student at any tertiary education provider in Australia.

**Customers are not eligible for the Full-Time Student Fee Waiver if they fall into one of the following groups:**

- Enrolled in part time studies;
- Enrolled in an apprenticeship course; or
- International/overseas students.

### **Suitable identification.**

**To receive the Full-Time Student Fee Waiver customers must apply annually and provide one of the following documents as evidence of their full-time student status:**

- Student ID card – displaying the full-time status. If the card is issued for more than one year, a current year sticker should be present. (If the student ID card does not include a full-time student status we will accept it if it is accompanied by a current student concession public transport pass); or
- A Statement of Enrolment from the Education Institution; or
- A letter from the Education Institution stating the applicant's name and full-time student status. This letter must be from the School Registrar and must contain a school stamp.

## Eligible products.

Once the application is accepted the transaction accounts eligible for the Full-Time Student Fee Waiver are:

Fee Waived	Account Description
Excess Transaction Fee	Access Savings Account
	All-In-One Account
	Freestyler Account
	Mortgage Offset Account
	Wealth Accumulation Account
	Retirement Account
Monthly Account Keeping Fee	Everyday Account

The Full-Time Student Fee Waiver is only applicable on accounts the full-time student is an owner of, either in their own name or in joint names. The Fee Waiver cannot be advocated to another account owner.

## Accepting the full-time student fee waiver.

We will accept the Full-Time Student Fee Waiver application by any of the following methods:

- In person at a branch;
- By calling the Contact Centre on 13 25 85; or
- By visiting our website and completing the form.

The Full-Time Student Fee Waiver may take up to two business days to come into effect.

The Fee Waiver will be applicable from acceptance of the application until 31 March of the following year. At which time the waiver will cease unless the customer renews the application.

## Annual Renewal.

Eligible customers are responsible for renewing their Full-Time Student Waiver application each year. We will not issue a reminder to do so.

## Cancelling Fee Waivers.

We may, in our absolute discretion, cancel the entitlement to the Full-Time Student Fee Waiver by notice at any time.

## Changing benefits of the full-time student fee waiver.

We may, in our absolute discretion, change any terms and conditions applying to the Full-Time Student Fee Waiver and will advise qualifying customers if this occurs.

## Additional terms and conditions.

The benefits available under the Full-Time Student Fee Waiver are available subject to the terms and conditions for each product and service.

## Notices.

We may give notices about the Full-Time Student Fee Waiver by newspaper advertisement, electronically or in any other way permitted by law.