

# RAMS Deposit Rates and Fees



Effective 22 December 2016 (subject to change)

## RAMS Saver

Account Balance	Base Rate (variable)	Bonus Rate (variable)	Rate with Bonus*
\$0 – \$20,000	1.35% p.a.	1.65% p.a.	3.00% p.a.
\$20,000.01 – \$50,000	1.35% p.a.	1.65% p.a.	3.00% p.a.
\$50,000.01 – \$100,000	1.35% p.a.	1.65% p.a.	3.00% p.a.
\$100,000.01 – \$250,000	1.35% p.a.	1.65% p.a.	3.00% p.a.
\$250,000.01 – \$500,000	1.35% p.a.	1.65% p.a.	3.00% p.a.
\$500,000.01 – \$5,000,000	1.35% p.a.	0.00% p.a.	1.35% p.a.
\$5,000,000.01+	0.00% p.a.	0.00% p.a.	0.00% p.a.

The Base and Bonus Rates may change at any time. The interest rate will apply to the whole of your balance.

### \*Bonus Interest Details:

Bonus Interest (currently 1.65% p.a. above the Base Rate and subject to change) will be payable on your RAMS Saver account for each month in which during that month:

- your account balance has not been less than \$0 at any time;
- you have made deposits totalling at least \$200;
- you have made no withdrawals; and
- your account balance has not exceeded \$500,000 at any time during the month.

## RAMS Action

### Without Offset feature:

Account Balance	Total Rate
\$0 – \$9,999.99	0.01% p.a.
\$10,000 – \$19,999.99	0.01% p.a.
\$20,000 – \$99,999.99	0.01% p.a.
\$100,000 – \$249,999.99	0.01% p.a.
\$250,000 and over	0.01% p.a.

**Without Offset feature:** No interest is paid to you on a RAMS Action account when being used as an offset account.

## RAMS Offset (no longer for sale)

No interest is paid to you on a RAMS Offset account.

## Unarranged Lending Rate (Debit Interest)

Debit interest is charged when your account becomes overdrawn at 18.30% p.a. and is calculated daily until the account balance is positive again.

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Read the RAMS Deposit Account Terms and Conditions at [RAMS.com.au](http://RAMS.com.au) before making a decision and consider whether the product is appropriate for you. Not available to companies or trusts. Must be 18 or older and an Australian resident. RAMS Financial Group Pty Ltd ABN 30 105 207 538 AR 405465 Australian credit licence 388065 promotes and distributes RAMS deposit products as an authorised representative of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 ("Westpac"). Westpac is the credit provider for RAMS home loans and the issuer of RAMS deposit products.

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ATM Fees		
ATM withdrawals or balance enquiries at RAMS ATM Alliance	* RAMS ATM Alliance includes Westpac, St.George (excluding St.George ATMs in BP service stations), Bank of Melbourne and BankSA branded ATMs only. <b>Other Institutions may charge a fee for use of their ATMs.</b>	Free
ATM Cirrus	Whenever you make a cash withdrawal and / or balance enquiry from an ATM terminal outside Australia displaying the Cirrus logo	Free
Debit Card Fees		
Card Issue fee for new card	When you are issued with your first debit card	Free
Card Issue fee renewed card	When your debit card is renewed	Free
Card issue fee for lost or stolen card	When your debit card is lost / stolen and re-issued	Free
Card issue fee for replacement card	When you request your debit card is to be replaced e.g. damaged card	Free
Cheque Fees		
Cheque Deposit fees	Payable whenever you send us a cheque for deposit into your account	Free
Special Answer	Payable when you request a special answer on a cheque deposited with RAMS	Free
Bank Cheque fee	Payable when you request a bank cheque	Free
Bank Cheque replacement fee	Payable when you request RAMS to repurchase an already issued bank cheque	Free
Bank Cheque repurchase fee	Payable when you request a replacement bank cheque	Free
Bank@Post Fees		
Australia Post Cash and Cheque Deposit fee	Payable for cash & cheque deposits at Australia Post	Free
Australia Post Cash Withdrawal Fee	Payable when you withdraw cash at Australia Post branches	Free
Statement Fees		
Duplicate Statement Fee	Payable when you request a duplicate or an interim statement	Free
Eftpos Fees		
Eftpos Cash Withdrawal	When you make an EFT cash withdrawal in Australia	Free
Eftpos purchase or cash out	When you make an EFT purchase or cash withdrawal in Australia	Free
Eftpos Maestro - cash withdrawal and/or purchase	Whenever you make a cash withdrawal and / or a purchase from an EFTPOS terminal outside Australia displaying the Maestro logo.	Free
Account Servicing Fees		
Account Monthly Service Fees	There is currently no account keeping fee or account monthly service fee on any RAMS deposit account.	Free
Other Fees		
Overdrawn account fee	Payable for each transaction that overdraws (or further overdraws) your account, draws on uncleared funds or exceeds the available funds in the account at the time of transaction.	Free
Dishonour fee	Payable when a payment to RAMS under your Direct Debit Request is dishonoured or when we dishonour a direct debit presented on your account	Free
Dishonour fees for a cheque deposited to your account	Payable when a cheque payment to us is dishonoured. This is when a cheque you deposit is dishonoured by the issuing bank	Free
Australia Post Cheque dishonour fee	Payable whenever a cheque you deposit at any branch of Australia Post is dishonoured	Free
Trace Fee	Payable when you request further information on a transaction on your account	Free

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