



# Savings & Everyday Accounts

**Whether you're planning  
a big purchase, saving  
for a special event or just  
putting money away for a  
rainy day, we can help.**

## Savings Accounts

### Star Saver Direct Account

With access via Online and Mobile Banking, you can avoid temptation and receive an attractive interest rate.

1. Access via Online and Mobile Banking
2. Competitive interest rates paid monthly
3. No monthly service fee

### Online Saver Account

Access your money exclusively via Online Banking and be rewarded with our bonus interest rate\*.

1. Bonus rate for balances between \$5,000 - \$500,000\*
2. No monthly service fee
3. Access via Online and Mobile Banking

### Christmas Club Account

With limited withdrawals throughout the year, you'll stay on track with your savings for the festive season.

1. Make withdrawals from 1 November - 31 January
2. Direct credit facility to help build your savings
3. Access via Online and Mobile Banking

### Cash Management Account

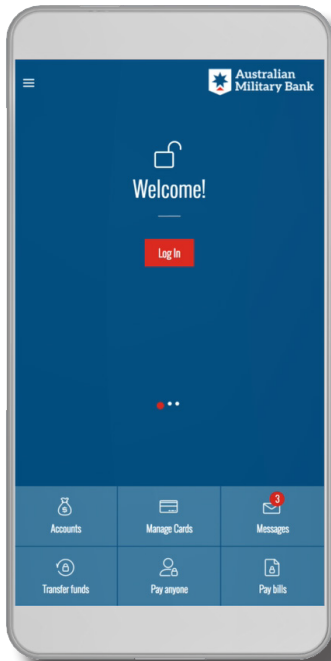
Park your funds and earn great interest with the Cash Management Account.

1. 24/7 access via Internet and Mobile Banking
2. Unlimited branch withdrawals
3. No monthly account keeping fees

### Junior Saver Account

Designed just for kids aged 0-17 years old.

1. No monthly service fee
2. Tiered interest rates



## Mobile banking app

Using the latest mobile payments technology, our mobile app for iPhone and Android, provides a secure and convenient way to bank on the move.

- Change your card PIN or activate new cards on the go
  - Lock & cancel missing debit/credit cards
  - Pay anyone, pay bills or transfer funds
  - Secure fingerprint login (for Android, and iPhone 5s and above with operating system 8.0 and above) .....
- ..... and much more!



## Everyday Accounts

### Military Rewards

An everyday account that rewards you when you deposit \$2,000 or more to your account each month.

1. 1% cashback on Visa payWave purchases<sup>^#</sup>
2. Contribute to Defence related charities through our cents gifting scheme

### Recruit Salary Saver Account

A simple everyday spending account specifically designed for new ADF recruits.

1. No monthly service fee when \$1,500 is deposited per month<sup>#</sup>
2. A competitive interest rate

### Access Account

A simple, no-fuss account that gives you access to your money 24/7.

1. No minimum balance
2. No monthly service fee
3. Access to funds 24/7

### Pension Access Account

Specifically designed for those 55 and over who are receiving a Government or superannuation pension.

1. Access to funds 24/7
2. No monthly service fee
3. Visa debit card access with your choice of card design

### Mess Account

Designed specifically to help Defence related clubs, canteens and messes, manage their daily finances.

1. Unlimited card holders
2. No monthly service fee
3. Visa debit card access



## Need help saving?

Visit [australianmilitarybank.com.au](https://australianmilitarybank.com.au) to check out our Budget Planner and other useful tools.

## Steps to saving

### Step 1 – Set a realistic goal

Before you start saving it's a good idea to think about a realistic goal. To work this out, consider how much you want to save, over what period of time and whether you need to achieve your goals by a certain date.

### Step 2 – Balance your budget

A solid savings foundation relies on a good budget. Work out a realistic budget that honestly reflects your income and expenses. Then attempt to stick to this budget for a few months to see if it's manageable.

### Step 3 – Compare savings accounts

We have a range of flexible savings accounts that offer competitive interest rates. They're simple to set up, offer 24/7 access and have a range of features.

Visit [australianmilitarybank.com.au](http://australianmilitarybank.com.au) to view our savings account comparison table. This will help you compare accounts and decide which one best suits your needs.

### Step 4 – Simple savings tips

We're often asked for savings tips to help boost savings and reach your goal faster, so we've compiled this little list to get you started:

1. Reduce those vices. For example, try cutting back your daily coffees from three to two.
2. Recently received a pay rise? Try saving the extra money and live off your previous salary.
3. Shop around for your weekly groceries and find more affordable prices.
4. Empty your entire spare change into a moneybox each day and pay it into your savings account when it's full.

# 4 EASY WAYS TO APPLY

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1. Visit your local branch
2. Apply online at [australianmilitarybank.com.au](https://australianmilitarybank.com.au)
3. Call us on 1300 13 23 28
4. Fax your application to 02 9240 4140

## Contact Us

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Australia wide branch network

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These products are issued by Australian Military Bank Limited ABN 48 087 649 741 AFSL 237 988. This is general advice and does not take into account your personal circumstances. Consider the Terms and Conditions and Schedule of Fees and Charges available at [australianmilitarybank.com.au](https://australianmilitarybank.com.au). \* The bonus interest rate is applicable to the full account balance when you maintain a balance between \$5,000 and \$500,000 and don't make any withdrawals during the month. ^ Deposit a minimum of \$2,000 per month to become eligible for the 1% cash back offer. The cash back offer applies on contactless Visa payWave purchases under \$100, capped at \$25 per month. # The monthly service fee of \$4.00 applies where the minimum deposit is not credited per month.