

## ACCOUNTS & AVAILABILITY OF ACCESS FACILITIES

**Current as at: 15 December 2025**

This document must be read together with The Capricornian Account & Access Facility Conditions of Use and the Fees & Charges and Transaction Limits Brochure

| Account                                   | Business Accounts                                                                                                                     |  | Club Accounts                                                                                                                                                      |  | Investment Accounts                                                                                                                                             |  |
|-------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|--|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
|                                           | Business Banking<br>\$19                                                                                                              |  | Club Account<br>\$26                                                                                                                                               |  | Term Deposit<br>13, 16, 17, 112 & 124                                                                                                                           |  |
| <b>Account Features</b>                   | Designed for our business members, the business banking account is a simple and flexible fully featured everyday transaction account. |  | Specifically designed for our non-profit clubs and associations offering a simple and flexible transaction accounts as well as a competitive credit interest rate. |  | Members seeking to 'grow a nest egg' with longer term deposits. Deposits available for 3, 6, 7, 12 & 24 month terms at attractive "better than at-call" rates.  |  |
| Visa Debit Card                           | ✓                                                                                                                                     |  | ✓                                                                                                                                                                  |  | x                                                                                                                                                               |  |
| ApplePay/GooglePay                        | ✓                                                                                                                                     |  | ✓                                                                                                                                                                  |  | x                                                                                                                                                               |  |
| EFTPOS/ATM Access                         | ✓                                                                                                                                     |  | ✓                                                                                                                                                                  |  | x                                                                                                                                                               |  |
| Internet & Mobile Banking app             | ✓                                                                                                                                     |  | ✓                                                                                                                                                                  |  | x                                                                                                                                                               |  |
| BPAY®                                     | ✓                                                                                                                                     |  | ✓                                                                                                                                                                  |  | x                                                                                                                                                               |  |
| Direct Credits/Debits                     | ✓                                                                                                                                     |  | ✓                                                                                                                                                                  |  | x                                                                                                                                                               |  |
| Osko®                                     | ✓                                                                                                                                     |  | ✓                                                                                                                                                                  |  | x                                                                                                                                                               |  |
| PayTo®                                    | ✓                                                                                                                                     |  | ✓                                                                                                                                                                  |  | x                                                                                                                                                               |  |
| Minimum Deposit                           | x                                                                                                                                     |  | x                                                                                                                                                                  |  | \$5,000                                                                                                                                                         |  |
| Maximum Deposit                           | x                                                                                                                                     |  | x                                                                                                                                                                  |  | Deposits over \$1,000,000 by negotiation                                                                                                                        |  |
| <b>Interest</b>                           |                                                                                                                                       |  |                                                                                                                                                                    |  |                                                                                                                                                                 |  |
| Calculated daily                          | x                                                                                                                                     |  | ✓                                                                                                                                                                  |  | ✓                                                                                                                                                               |  |
| Paid                                      |                                                                                                                                       |  |                                                                                                                                                                    |  | 13, 16 & 112 - Option to pay interest monthly, annually or at maturity<br>17 - Interest is paid at maturity<br>124 - Option to pay interest monthly or annually |  |
| Offset against home loan                  | x                                                                                                                                     |  | x                                                                                                                                                                  |  | x                                                                                                                                                               |  |
| Optional Overdraft                        | ✓                                                                                                                                     |  | x                                                                                                                                                                  |  | x                                                                                                                                                               |  |
| <b>Over the Counter</b>                   |                                                                                                                                       |  |                                                                                                                                                                    |  |                                                                                                                                                                 |  |
| Withdraw Cash                             | ✓                                                                                                                                     |  | ✓                                                                                                                                                                  |  | On Maturity                                                                                                                                                     |  |
| Deposit Cash/Foreign Cheques              | ✓                                                                                                                                     |  | ✓                                                                                                                                                                  |  | ✓                                                                                                                                                               |  |
| Transfer to another financial institution | ✓                                                                                                                                     |  | ✓                                                                                                                                                                  |  | On Maturity                                                                                                                                                     |  |
| Transfer to another Capricornian account  | ✓                                                                                                                                     |  | ✓                                                                                                                                                                  |  | On Maturity                                                                                                                                                     |  |