Discontinued Products

Effective 15 April 2025



Hume Bank Limited ABN 85 051 868 556 AFSL & Australian Credit Licence 244248.

Terms & conditions, interest rates, fees & charges	Achiever Account (S6)	Passbook Account (S1)	Cash Management Account (S8)
Date	30 January 2011	1 January 2017	1 October 2020
Funds	At call	At call	At call
Statement	N/A	N/A	Quarterly
Passbook	Yes	Yes	No
Interest	Calculated daily, paid half yearly on 30 June and 31 December	Calculated daily, paid half yearly on 30 June and 31 December	Calculated daily, paid quarterly
Restrictions	N/A	N/A	N/A
Assessment	N/A	N/A	N/A

	Achiever Account (S6)	Passbook Account (S1)	Cash Management Account (S8)
Account conversion	N/A	N/A	N/A
Access to funds	BPAY Counter cheques Direct Debits Funds transfer - internal & external Online Banking & App access Periodical payments	BPAY Bank cheques Direct debits Funds transfer - Internal and external Online Banking & App access Periodical payments	BPAY Bank cheques Direct debits Funds transfer - Internal and external Online Banking & App access Periodical payments Osko PayID Digital Wallet

	Amount	Interest rate (p.a.)
Achiever Account (S6)	\$1 - \$19,999 \$20,000+	0.01% 0.01%
Passbook Account (S1)	\$1+	0.01%
Cash Management Account (S8)	\$1+	0.01%



	Achiever Account (S6)	Passbook Account (S1)	Cash Management Account (S8)
Deposits at Hume Bank branches	Free	Free	Free
All transactions at Hume Bank ATMs	N/A	Free	Free
Internal Transfers	Free	Free	Free
Online banking- iBank & Hume Bank App (Excluding Cheques)	Free	Free	Free
Direct Debit, Direct Credit, BPAY, Internal funds transfers, External transfers via electronic banking	Free	Free	Free
Deposit Books & Cheque Books	N/A	Free	Free
Number of free transactions per month	FOUR	FOUR	FOUR
Eligible for linked account exemption	Yes	Yes	Yes

The following fees apply after free transaction number is exceeded:			
Withdrawal - cash at branch	\$2.00	\$2.00	\$2.00
Withdrawal - Financial Institution	\$2.00	\$2.00	N/A
Withdrawal - personal cheque	N/A	N/A	\$0.80
Electronic external transfer at counter	\$2.00	\$2.00	\$2.00
Withdrawal/Rejection - eftpos	N/A	N/A	\$0.50

The following are classified as transactions for the purposes of calculating the fee-free quota: cash withdrawals at a branch, Financial Institution or Member cheques, eftpos transactions, external transfers at counter, successful cash withdrawals at Remote Westpac Group ATMs and all non-ATM transactions (including paywave) or regular payments using your Visa Debit card.

Please refer to the general Terms & Conditions in Hume Bank's Product Disclosure Statement and the Non-Standard Fees & Charges in Hume Bank's Fees & Charges brochure which also apply to these discontinued products to the extent they are consistent with the terms in this document. Those other documents are available from any Hume Bank branch or on our website at humebank.com.au.



[^]ATMs in cities and towns where Hume Bank has an ATM. Refer to Hume Bank's website at humebank.com.au for details of ATMs.