

# self managed super funds



Rates current as at 22 August 2016

## DIY Super Saver.

Manage your Self Managed Super Fund with our online account, giving you easy access when you need it or securely park your investment and watch it grow.

### How does our DIY Super Saver account work?

- > Earn a base rate on balances less than \$10,000
- > Increase your super to \$10,000 or more, make no withdrawals in any month, and receive an additional bonus rate for your entire super savings!

### Apply now and take advantage of:

- > \$0 account keeping fees
- > No fixed term. Instant access to your cash when you want it
- > Interest calculated daily and credited to your account at the end of the month
- > No minimum or maximum account balances

Base rate:

**1.75%**  
p.a.

Bonus rate:

**0.65%**  
p.a.

Maximum rate:

**2.40%**  
p.a.

## QSaver.

Do you want a competitive interest rate on your savings but still want access to it for everyday spending? QSaver, our online savings account, could be just what you're after.

### Give your savings a boost with:

- > \$0 account keeping fees
- > \$0 minimum deposit
- > No fixed term
- > A competitive interest rate
- > \$50 free monthly transaction allowance when you have \$10,000 or more in savings<sup>^</sup>

### QSaver features:

- > Instant funds transfer – instant access to your cash when you want it
- > Interest calculated daily and credited to your account on the last day of the month
- > Access your funds through Telephone and Online Banking, Travelex, and by dropping into your nearest branch
- > Make external transfers to any Australian bank account
- > Pay your bills via BPAY
- > Set up direct credits or debits

Interest rate:

**1.75%**  
p.a.

Balance under \$500,000

Interest rate:

**2.00%**  
p.a.

Balance over \$500,000

## Managing your funds.

It's easy. With a SMSF account at Qudos Bank, you can deposit or withdraw money through our telephone and online banking services or by visiting your nearest branch.

You can even have part of your pay credited into your account straight from your payroll. Simply quote BSB 704 865 and your DIY Super Saver account number on your payroll deduction form.

## Are you eligible?

To apply for a SMSF account, you must be a trustee of an Australian Tax Office (ATO) regulated self managed super fund.

## Apply.




If you already are a Member of Qudos Bank you can download an application from [qudosbank.com.au](http://qudosbank.com.au)

If you're not yet a Member of Qudos Bank we recommend you apply for membership online, once you're a Member you can download our non-personal application from [qudosbank.com.au](http://qudosbank.com.au)

^Debit transactions are included in the transaction allowance for the primary owner's membership. Refer to the fees and charges brochure for more information. \$50 free transaction allowance applies for loan and deposit balances of \$10,000 or more. The allowance will reduce if total balances fall below \$10,000. A higher allowance applies for balances of \$25,000 or more. Products referred to in this brochure are issued by Qudos Bank, unless noted otherwise.

The information contained in this brochure is of general nature and is not intended to be a substitute for personal advice. This brochure has been prepared without taking into consideration your personal financial circumstances, objectives or needs. You should consider the appropriateness of the information to your financial situation and seek personal advice before acting on any information in this document. You should read and consider the Terms and Conditions & Financial Services Guide before making any decision to purchase a financial product. These documents are available on our website or by calling 1300 747 747.

## To apply or for more information:

-  Call us on 1300 747 747
-  Visit us online at [qudosbank.com.au](http://qudosbank.com.au)
-  Drop into your nearest branch

**1300 747 747 | [qudosbank.com.au](http://qudosbank.com.au)**