



# Tertiary Account/Graduate Account/Career Starter Account Overdraft Special Conditions

Special conditions

## Overdraft agreement facility account

Account number.

- These special conditions form part of the Overdraft Agreement that applies to the above Facility, provided as part of your Tertiary Account, Graduate Account, or Career Starter Account (as the case may be, "your Account")
- You must have your student allowance, loan, salary, or wages direct credited to your Account transaction account, and these funds may not be drawn upon before lodgement to the account
- If at any time you exceed the Facility Limit, demonstrate account behaviour that we determine in our discretion to be unacceptable, or fail to comply with these special conditions, your Facility may be transferred to a full debit interest and fee paying account
- You must promptly inform us of any change to your contact details. Failure to do so may impact your rights under the Overdraft Agreement
- You may have only one Tertiary, Graduate or Career Starter Account with us. You must not arrange another account, overdraft, or loan that is the same as, or similar to, your Tertiary, Graduate or Career Starter Account with any other bank or financial institution
- Provided that at least one borrower remains eligible for, and meets the conditions of, your Account, then within the limits agreed, your Facility will operate free of interest. If your Facility ceases to be part of any of a Tertiary Account, Graduate Account, or Career Starter Account, the Annual Interest Rate disclosed in the Overdraft Agreement will apply, and we may review the terms and conditions upon which we are prepared to continue providing you with an overdraft account
- Tertiary Account: If you cease to be enrolled in an eligible course, your Tertiary Account will cease, and our standard interest rates, fees, and charges will apply to the Facility, as disclosed in the Overdraft Agreement and our Transaction and Service Fees brochure. Otherwise, within six months after your course completion date (being the date notified by you, or otherwise the third anniversary of the Overdraft Agreement) your Facility will be migrated to a Graduate Account, for a term of 12 months. You must promptly inform us where you cease (or will cease) to be enrolled in an eligible course, or complete (or will complete) your course at an earlier date
- Graduate Account: At the end of your 12 month term, your Graduate Account will cease and our standard interest rates, fees, and charges will apply to your Facility, as disclosed in the Overdraft Agreement and our Transaction and Service Fees brochure
- Career Starter Account: At the end of your 24 month term, your Career Starter Account will cease and our standard interest rates, fees, and charges will apply to your Facility, as disclosed in the Overdraft Agreement and our Transaction and Service Fees brochure
- If you are under 18 years of age, your parent or guardian is required to be co-borrower for the Facility.

\*By signing this, I/we agree to be bound by these special conditions.

Signature\* \_\_\_\_\_

Name \_\_\_\_\_ Date DD / MM / YYYY

Joint account holder signature\* REQUIRED IF APPLICANT IS UNDER 18 YEARS OF AGE \_\_\_\_\_

Name \_\_\_\_\_ Date DD / MM / YYYY

Co-borrower signature\* REQUIRED IF APPLICANT IS UNDER 18 YEARS OF AGE \_\_\_\_\_

Name \_\_\_\_\_ Date DD / MM / YYYY