



# AUSWIDE BANK'S GUIDE TO SELF-MANAGED SUPER FUND ACCOUNT

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Effective from 1<sup>st</sup> July 2026  
Account type: S11 • AB543/0726

Small things. Big difference.



## Self-Managed Superannuation Fund Account

### Terms and Conditions

Our Terms and Conditions for Self-Managed Superannuation Fund Accounts contain important information for customers considering opening a self-managed superannuation fund account.

Our Terms and Conditions for Self-Managed Superannuation Fund Accounts ('Terms and Conditions') consist of:

- Guide to Self-Managed Superannuation Fund Account (this document)
- + Guide to Banking Services

You should read these documents before making a decision to open this account with us, acquire any banking services, or make any transactions. You should retain these documents in case you need to refer to them at a later date.

Our Terms and Conditions have been designed to help you:

- decide if this account and our banking services meet your needs; and
- compare all the features, terms, conditions, fees and charges of our accounts and banking services with those of others.

Please note that our Terms and Conditions do not take into account your particular personal objectives, financial situation or needs.

You should also read our Privacy Policy, which is available on our website.

### Updating our Terms and Conditions

Where required by law, or where we subscribe to a particular code, we will notify you in advance of any changes to our Terms and Conditions in accordance with the requirements of that law or code.

You can find out more about our current Terms and Conditions by:

- talking to one of our consultants at any branch or by phone on **1300 138 831**; or
- visiting our website at [www.auswidebank.com.au](http://www.auswidebank.com.au)



## Self-Managed Superannuation Fund Account

### Product Summary

#### Features

- An at-call transaction account designed for self-managed superannuation funds (SMFSs). A copy of the trust deed for the SMSF is required to open this account.
- No account service fee
- For other features of this account, see the Features Overview

#### Interest

- Interest tiered and paid on full balance
- Interest calculated on opening daily credit balance based on a 365 day year
- Interest is credited to this account at the end of each calendar month
- Interest rates may change from time to time
- The same interest rate may apply to all tiers and may be set at 0%p.a.
- Current interest rates and applicable tiers are available on our website or by contacting us

#### Product Risks

- Interest rates applicable to this account are determined by us and subject to change. The interest rate may be set at 0%p.a. Changes to interest rates will be notified to you in accordance with any applicable laws or codes of practice.
- This type of account may not suit your particular objectives, financial situation or needs
- Read the Auswide Bank 'Guide to Banking Services' for information about these risks and how you can minimise them.

### Terms and Conditions for our Banking Services

For terms and conditions on banking services used in conjunction with your Self-Managed Superannuation Fund Account, refer to the "Guide to Banking Services".

## Features Overview

entity use	SMSFs
passbook account option	✗
statement account option	✓ e-Statement or paper statement
account service fee	✗
interest payment structure	> <b>tiered</b> rate applies to whole balance when a tier is reached
interest calculated	on opening daily balance *
interest paid	monthly
minimum opening balance	NIL
minimum balance to be retained	
branch access	✓ staff assisted cash deposits & withdrawals, internal & external transfers, cheque deposits
internet and mobile banking	✓
Visa Debit Card (access ATM's, EFTPOS, Bank@POST etc)	✗
BPAY® to pay bills	✓ internet banking, mobile app or staff assisted
direct credits (wages, pension, rent, dividends etc)	✓
direct debits (to other financial institutions/organisations)	✓
internal transfer (to other Auswide Bank accounts)	✓ internet banking, mobile app or staff assisted
external payment (to another financial institution)	✓ internet banking, mobile app or staff assisted
RTGS 'same day' payment to an external bank account	✓
transfer to an overseas bank account	✓ internet banking or staff assisted
auto-sweep facility	✓
sub-accounts	✓ up to 10 sub accounts
account labels (eg. 'savings')	✓

> A tiered rate means you will earn different rates of interest depending on the balance of your account. If your balance is above a certain amount, we will pay a different interest rate on the whole balance.

\* Interest calculated on the opening daily balance. The opening daily balance is the total balance from 12:01am AEST.

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# Self-Managed Superannuation Fund Account

## Fees and Charges

These symbols let you know that the fee will be DEBITED FROM YOUR ACCOUNT at:

- ◆ the end of the calendar month
- ◇ the time it is incurred/when a particular service is used

**Please note:** if there are insufficient funds in your account at these times we will overdraw it until fees/charges are recovered from you.

### Transaction Fees

ELECTRONIC PAYMENTS	
<b>Direct Debit Fee</b> ◆ ∞ payable if we process a direct debit to your account (including payments you initiate electronically)	\$0.50 each
<b>External Payment Fee</b> ◆ ∞ payable if you request us to process an electronic payment to an account at another Australian bank or financial institution (including payments you initiate electronically)	\$0.60 each
<b>RTGS Outward Payment Fee</b> ◇ payable each time you request a high value, time critical payment from your account to another financial institution on a real time basis for 'same day' payment	\$20 each
<b>Telegraphic Transfer Fee</b> ◇ ■ payable each time you request an electronic transmission of funds to an account at an overseas bank	\$AU currency \$50 per transfer OR foreign currency \$30 per transfer

### Dishonour Fees<sup>x</sup>

<b>Direct Debit and External Payment Dishonour Fee</b> ◇ payable when you've arranged a direct debit payment or external payment to an account at another financial institution but there are insufficient clear funds in your account (includes payments you have arranged electronically)	\$15 per dishonour
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∞ a dishonour fee applies when there are insufficient clear funds in the account to be debited - see 'Dishonour Fees'

■ many overseas banks will levy other processing charges that may vary between banks and countries, which will result in the beneficiary receiving a lesser amount than transmitted.

X to help avoid dishonour fees for payments, we recommend you have sufficient clear funds in your account, for pre-arranged date sensitive electronic payments (eg: direct debits), you should ensure you have sufficient clear funds in your account at least 2 business days before the expected debit date. To also avoid some of these fees, arrange for an automatic sweep from another Auswide Bank account to the account that is to be debited with your cheque, direct debit or external electronic payment.