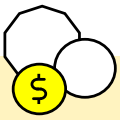
NetBank Saver

An online savings account with the flexibility to move money in and out of your linked Streamline Basic account using NetBank or the CommBank app.

Features and benefits



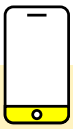
Boost your savings

Earn interest on your balance and watch your savings grow with no monthly deposit conditions.



No monthly account fee

No set up or ongoing monthly account fees and no minimum deposit required.[1]



24/7 flexible access

Easily move money between your savings and linked Streamline Basic account any time via NetBank or the CommBank app.

Link to your Streamline Basic account

You'll need to link an eligible CommBank transaction account to your NetBank Saver
If you're new to CommBank or do not have an existing transaction account, we'll require you to open a Streamline Basic account when you open a NetBank Saver. Fees may apply to this account.[1]

Interest rate

Standard variable interest rate	**2.30% p.a.**[2]

Interest for the NetBank Saver account is:

- Calculated daily
- Paid monthly on the first calendar day of the month.

Can

Fees

Fee	Fee AUD	Description
Monthly account fee	$0	No monthly fees. Fees may apply to your linked Streamline Basic account.[1]
Paper statement fee	$2.50	A fee charged for all issued paper statements for your NetBank Saver.
Transaction listing and ad-hoc paper statement fee	$2.50	A fee charged when you ask us to give you a paper copy of transaction listing, past statement or ordered statements.

How to open an account

You can apply to open an account if you are an individual, 14 years and older using our new customer account form: **commbank.com.au/Nauru**

To apply, you'll need your ID and TIN information. You'll need to link an eligible CommBank transaction account to your NetBank Saver, if you don't have an existing eligible transaction account to link to your NetBank Saver, then we'll require you to open a Streamline Basic account when you open a NetBank Saver. Fees may apply to this account[1].

For more information, please visit **commbank.com.au/Nauru**

Things you should know

[1] Other fees such as international transaction fees may apply to your linked Streamline Basic account. For more details, please refer to the Streamline Basic Brochure.

[2] Rate is subject to change. Please refer to Interest Rates on **Transactions Savings and Investment Accounts** for our current interest rates. Please contact the Agency or log into NetBank or the CommBankapp to view your current rate.

Our over the counter banking services will not be available to you until our Agency in Nauru is fully operational. Nauruan customers are non-residents for Australian taxation purposes. As a non-resident account, the Bank will be required to withhold the relevant non-refundable Australian tax from interest earned on your account, unless an exemption code is provided.

The target market for these products will be found within the product's Target Market Determination, **CBA.com.au/TMD**

The information in this brochure has been prepared without considering your objectives, financial situation or needs. Because of that, you should, before acting on the information, consider its appropriateness to your circumstances. Please visit **commbank.com.au/Nauru** to view our **Financial Services Guide (PDF)**. Full **terms and conditions for Transaction, Savings and Investment Accounts**, Transaction, Savings and Investment Account Terms and Conditions Addendum (**commbank.com.au/Nauru**) and **Electronic Banking** (**commbank.com.au/nauru**). Some information available on www.commbank.com.au may not be applicable to Nauruan customers and should not be relied on by you. Please contact us before acting on any information available through our website or other CommBank channels.

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