People First Bank

Transactions and Savings

We're here to help you manage your money and achieve your financial goals



Everything you need to know about managing your money, from day-to-day transactions to saving and budgeting

We believe your account should be easy to access and easy to operate. That's why we offer accounts designed to make banking and saving simple.



Transaction account

Your everyday transaction accounts should work with you, not against you. People First Bank offers you a transaction account that offers the convenience of easy access and flexibility without the pain of excessive fees.

Everyday Account

The Everyday Account gives you easy access to your money and unlimited transactions on a range of transaction types with no monthly fee.

This account offers you:

- Unlimited BPAY®, Direct Debits, EFTPOS, ATM transactions, branch withdrawals, and Visa Debit card 'credit' purchases
- 24/7 access via Online Banking, the People First Bank App and Phone Banking
- Digital Wallet access
- Access via Bank@Post™ with a Visa debit card
- An optional overdraft facility
- eStatements - convenient access to all your statements 24/7 via Online Banking or the People First Bank App
- Contactless transactions, including through Digital Wallets and payWave
- Osko Payments

Offset Account

If a variable rate home loan is the best fit for you, you may want to consider the extra benefits of an Offset Account.

Offering the convenience of a regular transaction account, your Offset Account operates side by side with your loan to help reduce the amount of interest you pay, that can help you pay off your loan faster.

This account offers you:

- Unlimited BPAY®, Direct Debits, EFTPOS, ATM transactions, branch withdrawals and Visa Debit card 'credit' purchases for a set monthly fee charged to your loan (monthly fee exclusions may apply to some home loan products – refer to our Fees & Charges document).
- 24/7 access via Online Banking, the People First Bank App and Phone Banking
- eStatements - convenient access to all your statements 24/7 via Online Banking or the People First Bank App
- Ability to maximise interest offset by performing the majority of your transactions on a Credit Card account with up to 62 interest free days
- Contactless transactions, including through Digital Wallets and payWave
- Osko Payments



Savings account

It's amazing just how effective regular saving can be. We're here to offer you a savings account that will help you save your hard-earned money and achieve your goals sooner. Because when you're hitting your goals, we're hitting ours too.

Dream Fund

Our Dream Fund is a special purpose savings account that pays bonus interest, on a stepped basis, each month that the account balance grows, regardless of the number of transactions performed.

It provides the freedom to transact using a range of transaction types. You also have the flexibility to set up multiple accounts to cater for different savings goals.

This account offers you:

- Unlimited free BPAY®, Osko Payments, deposits and internal and external transfers (set up via Online Banking, the People First Bank App and Phone Banking)
- Bonus interest is paid each month that the account balance grows regardless of the number of transactions*
- Easy access to your account via Online Banking, the People First Bank App and Phone Banking
- Cash deposits using People First Bank ATMs or Bank@Post™
- Competitive interest rates
- eStatements - convenient access to all your statements 24/7 via Online Banking or the People First Bank App

Find out our current interest rates online at **peoplefirstbank.com.au/rates**

*Interest is calculated daily on the portion of the balance within each balance bracket. When the closing balance of your account on the last day of the month, excluding any interest credited to your account on that day, is greater than the opening balance of your account for that month, we will pay you bonus interest (this means we will calculate interest at a bonus rate in relation to that month).

Term Deposits

If you've got funds to invest, People First Bank offers you a wide choice of options that can help you achieve your short, medium, or long-term financial goals. You're able to invest a modest amount then watch it grow and help you to reach financial freedom.

This account offers you:

- A range of terms from 2 months to 5 years
- Fixed rates for the full term of the term deposit with interest paid at maturity
- For term deposit of one year or more, interest can be paid annually or monthly
- The option to either reinvest interest earned or have it credited to your transaction or savings account
- Bi-annual statements (statements will be issued monthly for terms of less than six months)

Ready to take control?

People First Bank can help you to achieve your savings and investment goals, because when you're banking at your best, we are too. Visit **peoplefirstbank.com.au**, drop in to your local branch or call **13 11 82**.

We'll help you work out what options work best for you, so you can take control of your finances and make sure your money's working harder - and smarter - for you.



Cards

At People First Bank, we want to make your life easier. That's why our Visa cards offer you convenience, flexibility and security.

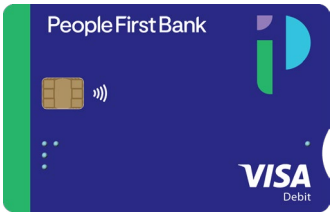
Whether you're buying goods online, making everyday purchases or cash withdrawals, our cards are the ideal solution.

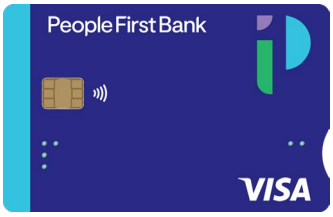
People First Bank Visa cards are welcome at more than 16 million retail establishments worldwide, and all our cards can be used at around 24,000 ATMs across the country and any Australia Post branch offering Bank@Post™ access.

Our Visa Debit Cards offer a secure, flexible and convenient way to shop online with Visa Click to Pay service.

All our Visa card holders have access to regular competitions and a range of exclusive entertainment offers, including pre-sale tickets for some of the biggest concerts and live events by signing up at visa.com.au/en_au/visa-offers-and-perks/







Digital wallet

Free yourself from your wallet! Whether you have an Android phone or iPhone, we have payment options for you that are fast, convenient, secure and easy to use. Digital Wallet options are available for our Visa cards in Apple Pay, Samsung Pay and Google Pay.

Tap. Pay. Done. It's that easy.

Pay | SAMSUNG Pay | G Pay

Full terms and conditions for transactions and savings accounts mentioned are available on our website here peoplefirstbank.com.au/disclosure-documents or from any of our branches. Fees and charges apply - see our Fees & Charges document. This brochure is current as at 30 October 2026 and is subject to change without notice.

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