Wealth Accumulation Account
Fact Sheet

Description	A flexible line of credit that has been designed specifically to allow you to take advantage of investment opportunities when they occur. The Wealth Accumulation Account allows you to redraw time and time again on available funds without having to reapply. You can access funds and manage your account online, over the phone, using a card or cheque book or in person over the counter.
Loan Purpose	Use Wealth Accumulation Account to buy shares, managed funds, or any worthwhile investment.
Interest Rate	Wealth Accumulation Variable Rate.
Application Fee	$100; discounted to $0 for pinnacle +plus and life members. Other upfront fees such as government charges may apply.
Monthly Admin Fee	$0.00
Security Required	Unsecured
Minimum Loan	$5,000.00
Maximum Loan	$20,000.00
Maximum Loan Term	Continuous line of credit repayable on demand

Repayment Options	Interest only repayments are due monthly.
Repayment Frequency	Pay as much as you like when you like. Have all of your investment and share trading income paid into the account and because interest is calculated daily on the closing balance of the account, you can reduce the amount of interest you are required to pay.
Additional Repayments	Additional repayments can be made on a regular basis or at any time.
Redraw	Enjoy 24/7 access to funds for everyday expenses or larger transactions via Internet, Mobile or Telephone Banking, using a Visa Debit Card, cheque book or personally over the counter during business hours
Transaction fees	Members enjoy fee free allowances based on their relationship portfolio value and membership status. Refer to our current Fees and Charges Booklet for full details of transaction and other fees applicable to an All-In-One Account.
Statement Issued	Account Statements are issued at monthly. You can opt for e-statements instead of paper statements. With all your investment transactions occurring in the one account, tax time has never been easier. You can track your purchases, share sales and tax-deductible expenses such as interest incurred

The Wealth Accumulation Account has been designed for investors who prefer to conduct their own trading of shares and managed funds. However, we recommend that you speak to a Financial Adviser to discuss your investment alternatives.

Terms, conditions, fees and charges, normal lending criteria apply. Full details are available on request and will be included in our loan offer.