

## **31 Day Notice for Withdrawal**

### **Terms & Conditions**

A minimum of 31 days notice is required for all withdrawals from 31 Day Saver Accounts, Cash Management Accounts, E-Saver Accounts<sup>^</sup> and Junior Saver Accounts\*. In order to access your funds complete and submit a Notice of Withdrawal form (or provide an equivalent request in writing) and wait the 31 day minimum notice period. All withdrawals will be in the form of an electronic funds transfer. You must submit a Notice of Withdrawal and wait the 31 day minimum notice period in order to close the account. You cannot withdraw funds early or break a notice period; hardship requests must be submitted to the board in writing and will be assessed on an individual basis.

Notice of Withdrawal forms can be downloaded from our website or are available from our offices, completed forms can be emailed, faxed or returned in person and must be signed by authorized signatory/s. If a notice of withdrawal is received on a weekend or public holiday the 31 days' notice will commence from the next business day, likewise if the withdrawal date falls due on a weekend or public holiday it will be processed on the next business day.

31 Day minimum notice period is not applicable to Fixed Term Investments; changes to Fixed Term Investments can be made on maturity.

<sup>^</sup> E-Saver Account withdrawals are only permitted during May & November provided a minimum of 31 days notice is provided

\* Junior Saver Account withdrawal is only available once account holder turns 18, provided a minimum of 31 days notice is provided