



PHONE 132 032

Apply

## Essentials

### New customers under 21s can earn up to 5.50% p.a. interest paid monthly

- Earn 4.50% p.a. variable bonus interest monthly when you make a deposit of any value and no withdrawals in the month <sup>1</sup>
- Free withdrawals each month (when a withdrawal is made the standard bonus interest rate won't apply)
- Optional paperless eStatements
- Option to register for Westpac Online Banking and Telephone Banking
- Option to apply for a handycard, or if you are over the age of 18 a Debit MasterCard <sup>2</sup>
- [Youth](#) package available.

### How you can access your money

- Telephone Banking
- Online Banking
- Branch

### Did you know?

Westpac Youth Reward Saver pays you bonus interest while you save, but still lets you withdraw money, when you need it. <sup>1</sup>

### Things you should know

1. Bonus interest is payable on the full balance when bonus interest criteria is met, that is a credit balance is maintained, a customer initiated deposit of any amount and no withdrawals are made in each calendar month (except bank account fees, government transaction taxes or a branch withdrawal of funds to place in a Westpac term deposit). The above criteria also applies to 'As Trustee For' a child account.
2. A Debit MasterCard<sup>®</sup> or Handycard comes free with your account. A Debit MasterCard<sup>®</sup> will only be issued if the customer meets the eligibility criteria. Customers must be over 18 years of age and have an Australian residential address to be eligible for the card. If you're not eligible for a Debit MasterCard<sup>®</sup> and you're over 12 years of age, you'll be offered a Handycard to access your account.
3. Fees and charges may be payable. Terms and Conditions apply. These may be varied, or new Terms and Conditions introduced in the future. See our [comparison table](#) for a list of current interest rates and fees.
4. Non-Westpac/St.George/BankSA branded ATMs apply an ATM operator fee by the ATM Owner, which is disclosed at the time of the transaction on the ATM screen. This fee will be debited on the day (or the next business day) of the transaction and itemised separately on your statement.
5. Nil for cash withdrawals from participating [Global ATM Alliance partners](#) in designated countries. For more information, read [Accessing your accounts overseas](#).
6. The Westpac Foreign Transaction Fee is payable and will be incorporated into the \$AUD transaction amount shown on your statement. The fee charged will either be:
  - a) 3% of the \$AUD transaction amount where a transaction is made in foreign currency and the merchant or financial institution accepting the card is located outside of Australia (comprising of 2% Westpac Processing Fee plus 1% Westpac On-Charged Scheme Fee); or



<http://www.westpac.com.au/personal-banking/bank-accounts/Youth-and-student-accounts/reward-interest-saver-youth/>

This information does not take your circumstances into account. Read the relevant Product Disclosure Statements or other disclosure documents before making a decision. Unless otherwise specified, the products and services described on this website are available only in Australia from Westpac Banking Corporation ABN 33 007 457 141 AFS Licence No. 233714. Conditions and fees apply.

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- b) 2.2% of the \$AUD transaction amount where a transaction is made in foreign currency and the merchant or financial institution accepting the card is located in Australia (comprising of 2% Westpac Processing Fee plus 0.2% Westpac On-Charged Scheme Fee).

For all accounts, balances in your account on and after the last business day of the month, including deposits made to your account on or after the last business day of the month, will not be included in the interest calculation for that month, but in the interest calculation for the following month.

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## Fees

### Standard fees <sup>3</sup>

Fee	Amount
Monthly service fee	NIL
Online Banking withdrawal	NIL
Telephone Banking withdrawal (automated)	NIL
Telephone Banking withdrawal (staff assisted)	NIL
EFTPOS	NIL
Westpac/St.George/BankSA branded ATMs withdrawal	NIL
Cheques written	N/A
Direct debit	NIL
Branch staff assisted withdrawal	NIL

### Additional fees

Fee	Amount
Non-Westpac/St.George/BankSA branded ATMs within Australia (cash withdrawal or balance enquiry)	NIL <sup>4</sup>
Overseas ATM cash withdrawal <sup>5</sup>	\$5.00
Overseas ATM balance enquiry	NIL
Westpac Foreign Transaction Fee	Refer to footnote <sup>6</sup>
Dishonour of cheques written or direct debits	\$9
Periodical payment not made fee	\$9
Account overdrawn fee	\$9

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## Rates

*Westpac Youth Reward Saver interest rates p.a.*

Amount	Rate
<b>Standard base variable interest rate</b>	1.00%
<b>Standard Bonus interest rate <sup>1</sup></b>	4.50%
Earn up to <sup>3</sup>	5.50%

View [Westpac Youth Reward Saver essentials](#).

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## Links

- › <http://www.westpac.com.au/personal-banking/bank-accounts/Youth-and-student-accounts/reward-interest-saver-youth/choice-youth-reward-saver-apply/>
- › Accessing your accounts overseas  
<http://www.westpac.com.au/personal-banking/bank-accounts/read-up-on/access-money-overseas/>
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- › comparison table  
<http://www.westpac.com.au/personal-banking/bank-accounts/savings/compare>
- › Deposit Accounts for Personal and Self Managed Superannuation Fund Customers - Terms and Conditions (PDF 585kb)  
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