

**For more information
call 13 22 20, visit your local
Adelaide Bank branch,
or go to adelaidebank.com.au**

**Low cost
banking
for
people
who need
it most.**

You should read the Product Guide before acquiring this product and consider whether or not this product is suitable for you.

Adelaide Bank Limited ABN 54 061 461 550
169 Pirie Street Adelaide SA 5000

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Concession Xpress is an everyday transaction account designed to meet the needs of low-income earners such as pensioners, single parents and the unemployed, by providing them with low cost banking.

Can anyone have a Concession Xpress account?

No. Only if you hold one of the following Commonwealth Government cards:

- Pensioner Concession Card
- Health Care Card
- Commonwealth Seniors Card
- Veterans Affairs Card.

You need to be an existing Adelaide Bank customer for at least twelve months. You are also required to have your Centrelink income support payments paid directly into your Concession Xpress account.

How does Concession Xpress work?

Simple. The Concession Xpress account has a dual fee structure that changes according to your circumstances.

Every month, Centrelink will confirm whether you remain eligible for the concession card. Providing you are and your payments continue to be made directly into your Concession Xpress account, the discounted fee structure will automatically apply.

If for some reason you no longer meet these conditions, your account will switch to the standard fee structure for the period you remain ineligible.

Transacting on the account is easy.

You will be issued with a Cashcard so you can take advantage of the full range of branch, ATM, EFTPOS and Bank@Post™ transactions.

How low is low cost?

Basically, the discounted fee structure means there are no monthly account service charges and you receive up to \$15 worth of free transactions per month.

For example, if you're a concession card holder and during a normal month you made 4 ATM withdrawals, 4 EFTPOS transactions and 2 over the counter transfers, with Concession Xpress you wouldn't have to pay any transaction charges at all. Plus you wouldn't pay the \$6 monthly account service charge. That's a saving of over \$20 in fees and charges.

Concession Xpress accounts also offer a reduction in certain default and dishonour fees.