



Live for now, **bank for later**

We'll help you enjoy what you want now, while setting you up for the future.

Enjoy easy access to your money worldwide, \$0 transaction fees¹ and products designed to meet your needs.

We're a true alternative to the big 4, and as a customer-owned bank, we put our customers first.

Check out our special offers for students on the next page.

We'll help you



Treat yourself now



Saving for something special



Travel the world



Make payments on the go with Apple Pay or Android Pay™

Visit [bankfirst.com.au/student](https://www.bankfirst.com.au/student)
Call **1300 654 822**

Special offers for students



Receive \$100 cash back

Simply spend \$300 from your Everyday Account and credit your salary (minimum \$250 per fortnight) within 3 months of opening your account.²



\$50 to boost your savings

Open a Bonus Saver Account and save at least \$100 each month for three consecutive months and we'll credit your account with \$50.³



Transact fee-free

\$0 transaction fees and no monthly account keeping fees.¹



Be rewarded for saving

Our Bonus Saver Account and First Home Bonus Saver Account give you bonus interest to help you reach your savings goals quicker.⁴



Explore new horizons

With travel insurance that covers cancellations and much more.⁵

Important Information

All offers valid until 30 October 2020, and only available to students who are new retail customers over 18 years. We reserve the right to amend or withdraw these offers at any time. This information does not consider your objectives, financial situation or needs - consider the suitability of this information and refer to Terms and Conditions or Product Disclosure Statements before acquiring a product, available at our branches or call **1300 654 822**.

1. Other fees and charges may apply. 2. Spend \$300 from your Bank First Everyday (S1) Account and credit your salary (minimum \$250 per fortnight) within 3 months of opening your account and we'll credit your Bank First Everyday account with \$100 in the month following both criteria being met. \$300 spend does not include account transfers. Only one \$100 cash back per customer. 3. Save at least \$100 each month in your Bonus Saver (S98) Account for three consecutive months by 31 January 2021 and we'll credit your Bonus Saver Account with \$50 in the month following the criteria being met. Only one \$50 cash back per customer. 4. Bonus interest additional to the base rate applies when you make at least one deposit of a minimum of \$1.00 and no withdrawals in the calendar month for the Bonus Saver Account and when you make deposits totalling a minimum of \$100 and no withdrawals in the calendar month for the First Home Bonus Saver Account. 5. Standard underwriting criteria and policy terms and conditions apply. Insurance issued by Insurance Australia Limited ABN 11 000 016 722, AFSL 227681 trading as CGU Insurance (CGU). In arranging this insurance, Victoria Teachers Limited ABN 44 087 651 769 AFSL 240960 trading as Bank First (Bank First), acts under its own AFSL and under an agreement with CGU, not as your agent. Bank First receives commission when selling CGU insurance products. Please refer to Bank First's Financial Services Guide (FSG) for details of these commissions. Victoria Teachers Limited ABN 44 087 651 769, AFSL/Australian Credit Licence Number 240 960.

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