

Accessing Premier

The following three examples show how joint customers can obtain Premier Status by regular monthly deposits across accounts.

Joint customer – Premier qualification example – Regular Money In \$9,000+ across accounts held individually or jointly				
Customer	Account Type	Total deposits in the month	Total Premier qualifying deposits	Qualified for Premier
Customer C & Customer D	Joint	\$2,000	\$2,000	X
Customer C	Sole	\$3,000	\$3,000 (sole) + \$2,000 (joint) = \$5,000	X
Customer D	Sole	\$9,000	\$9,000 (sole) + \$2,000 (joint) = \$11,000	✓ (based on \$9k in sole a/c)

In this example Customer D would qualify for Premier status but Customer C would not

Joint customer – Premier qualification example – Regular Money In \$9,000+ across accounts held individually or jointly				
Customer	Account Type	Total deposits in the month	Total Premier qualifying deposits	Qualified for Premier
Customer E & Customer F	Joint	\$4,000	\$4,000	X
Customer E	Sole	\$2,000	\$2,000 (sole) + \$4,000 (joint) = \$6,000	X
Customer F	Sole	\$5,000	\$5,000 (sole) + \$4,000 (joint) = \$9,000	✓ (based on \$9k in total sole + joint a/c)

In this example Customer F would qualify for Premier status but Customer E would not

Joint customer – Premier qualification example – Regular Money In \$9,000+ across accounts held individually or jointly				
Customer	Account Type	Total deposits in the month	Total Premier qualifying deposits	Qualified for Premier
Customer G & Customer H	Joint	\$9,000	\$9,000	✓ (based on \$9k in joint a/c)
Customer G	Sole	\$0	\$0 (sole) + \$9,000 (joint) = \$9,000	✓
Customer H	Sole	\$0	\$0 (sole) + \$9,000 (joint) = \$9,000	✓

In this example both Customer G & Customer H would qualify for Premier status

Below is an example of how joint customers can obtain Premier Status based on their savings in the account/s.

Joint customer – Premier qualification example – Savings \$150,000+				
Customer	Account Type	Account Balance (month end)	Total Premier Qualifying Balance	Qualified for Premier
Customer A & Customer B	Joint	\$50,000	\$50,000	X
Customer A	Sole	\$125,000	\$125,000 (sole) + \$50,000 (joint) = \$175,000	✓ (based on >\$150k in sole + joint a/c)
Customer B	Sole	\$75,000	\$75,000 (sole) + \$50,000 (joint) = \$125,000	X

In this example customer A would qualify for Premier status but customer B would not