

Bank Account Management System - C++

Objective

Develop a C++ program for a bank account management system. This system should offer functionalities for creating, managing, performing transactions, and viewing details of bank accounts.

Class Details

1. Account Class (Base Account)

- Member Variables
 - `string accountId`: Identifier for the account.
 - `double balance`: Current balance of the account.
 - `string ownerName`: Name of the account owner.
- Constructor
 - `Account(string id, double bal, string owner)`
- Member Functions
 - `void deposit(double amount)`: Deposits money into the account.
 - `bool withdraw(double amount)`: Withdraws money from the account. Fails if the amount exceeds the balance.
 - `double getBalance() const`: Returns the current balance.
 - `virtual void displayAccount()`: Displays details of the account.

2. CheckingAccount Class (Checking Account)

- Inheritance
 - Inherits from the Account class.
- Additional Member Variable
 - `double fee`: Fee charged per transaction.
- Constructor
 - `CheckingAccount(string id, double bal, string owner, double f)`
- Overridden Member Functions
 - `void deposit(double amount)`: Deposit function with a transaction fee.
 - `bool withdraw(double amount)`: Withdrawal function with a transaction fee.

3. SavingsAccount Class (Savings Account)

- Inheritance
 - Inherits from the Account class.
- Additional Member Variable
 - `double interestRate`: Annual interest rate.
- Constructor
 - `SavingsAccount(string id, double bal, string owner, double rate)`
- Additional Member Functions
 - `void applyInterest()`: Applies interest to the balance.

4. Bank Class (Bank)

- Member Variable
 - `vector<Account*> accounts`: List of all accounts managed by the bank.
- Member Functions
 - `void addAccount(Account* account)`: Adds a new account.
 - `void displayAllAccounts()`: Displays information of all accounts.
- Destructor
 - Frees memory allocated to Account objects.

Implementation Requirements

1. Account Class

- Define and implement all necessary member variables and functions.
- Ensure accurate functioning of deposit, withdrawal, and balance inquiry.

2. CheckingAccount Class

- Extend Account class functionalities to include transaction fees.
- Modify deposit and withdrawal functions to include the fee.

3. SavingsAccount Class

- Extend Account class functionalities to handle interest rates.
- Implement a function to apply interest to the balance.

4. Bank Class

- Capable of managing various account types.
- Implement functionality to display details of all accounts.
- Destructor should handle freeing of allocated memory.

Testing

- Create and test functionalities in the main function.
- Include testing for deposit, withdrawal, balance check, and interest application for each account type.
- Ensure all account information is correctly displayed.