

access account

\$1 to \$4,999	0.50%
\$5,000 to \$9,999	0.50%
\$10,000 to \$19,999	0.50%
\$20,000 to \$49,999	0.50%
\$50,000 to \$99,999	1.00%
\$100,000 and above	1.00%

Interest calculated daily on whole of balance and credited quarterly.

cash management – transaction account

\$1 to \$4,999	0.00%
\$5,000 to \$19,999	0.95%
\$20,000 to \$49,999	1.35%
\$50,000 to \$99,999	2.60%
\$100,000 to \$249,999	3.35%
\$250,000 and over	3.45%

\$5,000 minimum opening balance only. Interest calculated daily on whole of balance and credited monthly.

cash management – high yield account

\$1 to \$4,999	0.00%
\$5,000 to \$19,999	2.35%
\$20,000 to \$49,999	3.35%
\$50,000 to \$149,999	4.20%
\$150,000 and over	4.50%

Funds fixed for 7 days then at call. \$5,000 minimum balance, \$500 minimum transaction. Interest calculated daily on whole of balance and credited quarterly.

community access account

\$1 to \$4,999	0.75%
\$5,000 to \$149,999	3.95%
\$150,000 to \$499,999	4.25%
\$500,000 and over	4.40%

Interest calculated daily on balance and paid monthly. Available only to schools and non-profit organisations.

cyber saver account

\$1 to \$4,999	1.25%
\$5,000 to \$149,999	4.25%
\$150,000 and over	4.50%

Funds available at call and accessed via internet banking. Interest calculated daily on whole of balance and credited monthly.

christmas club account

Any balance	1.25%
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Funds Available from November 1st. Interest calculated daily on whole of balance and credited on November 30th. Automatic transfer of balance on December 1st.

deeming account

\$0 to \$1,999	0.10%
\$2,000 to \$41,999	2.00%
\$42,000 and over	3.00%

Interest calculated daily on portion of balance within each interest tier and credited quarterly, Available to eligible member only.

incentive saver account

\$1 to \$4,999	0.60% + 2.40% p.a. bonus interest#
\$5,000 and over	0.60% + 2.40% p.a. bonus interest#

Interest calculated daily on whole of balance and credited monthly. # At least \$100 deposited per month and zero withdrawals per month.

mySaver account (for 0 – 25 year olds)

\$0.01 and over	0.60% + 2.65% p.a. bonus interest#
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Interest calculated daily on whole of balance and credited monthly. # At least \$1 deposited per month and zero withdrawals per month.

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rediATM network
and doubled our ATM
fleet to 3,100 locations
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can now enjoy direct
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*Regular transaction fees apply.

term deposit rates

effective 04 March 2010 v05

fixed term deposits

Interest paid at maturity or annually

Term (Month)	\$500 - \$4,999	\$5,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - \$99,999	\$100,000 & over
3	4.00%	5.25%	5.25%	5.25%	5.25%
4	4.00%	5.25%	5.25%	5.25%	5.25%
5	4.00%	5.25%	5.25%	5.25%	5.25%
6	4.50%	5.75%	5.75%	5.75%	5.75%
7	4.50%	5.75%	5.75%	5.75%	5.75%
8	4.50%	5.75%	5.75%	5.75%	5.75%
9	4.75%	6.00%	6.00%	6.00%	6.00%
10	4.75%	6.00%	6.00%	6.00%	6.00%
11	4.75%	6.00%	6.00%	6.00%	6.00%
12 - 18	5.25%	6.50%	6.50%	6.50%	6.50%
19 - 24	5.50%	6.75%	6.75%	6.75%	6.75%
36	6.00%	7.00%	7.00%	7.00%	7.00%

special term deposit offer

Term	\$10,000+
6 months	6.05%

Interest paid six monthly

Term (Month)	\$500 - \$4,999	\$5,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - \$99,999	\$100,000 & over
12	5.20%	6.45%	6.45%	6.45%	6.45%
18 or 24	5.45%	6.70%	6.70%	6.70%	6.70%

Interest paid monthly

Term (Month)	\$5,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - \$99,999	\$100,000 & over
12 - 18	6.30%	6.30%	6.30%	6.30%
19 - 24	6.55%	6.55%	6.55%	6.55%

Interest paid fortnightly

Term (Month)	\$5,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - \$99,999	\$100,000 & over
12 - 18	6.25%	6.25%	6.25%	6.25%
19 - 24	6.50%	6.50%	6.50%	6.50%

Edvest products

An annual Edvest Membership fee of \$18 is required to access Edvest products.

Regular income – 12 or 24 mths (Fortnightly int)

\$20,000 to \$499,999 6.25%

Edvest – 6 or 12 mths (Int at Maturity)

\$1,000 to \$4,999 5.25%

\$5,000 + 6.50%

Advertised Term Deposit rates are current at the time of publication but can be changed at any time. The current rate applies to all new Fixed Term Deposits and to Term Deposit rollovers at maturity.

Interest rates on Fixed Term Deposit are fixed for the term of the investment provided no funds are withdrawn prior to maturity. The interest rate paid on principal amounts withdrawn early will be adjusted by the percentage of the current term over the agreed term (e.g. if the term deposit is held for 80% of the original term, then 80% of the accrued interest on the amount withdrawn will be paid). Any funds not withdrawn will remain in the account until expiry of the agreed term and will attract the full rate of interest as originally specified. The minimum investment amount must be retained.

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