

Savings Accounts

TRANSACTION ACCOUNTS		Nominal Interest
Everyday Account		
Currently this account does not earn interest.		
Cash Management Account		
less than \$5,000		1.25% pa
\$5,000 to less than \$20,000		1.50% pa
\$20,000 to less than \$50,000		2.25% pa
\$50,000 to less than \$100,000		3.00% pa
\$100,000 and over		3.50% pa
Retirement Deeming Account		
up to and including \$42,000		3.05% pa
portion of balance over \$42,000 up to and including \$75,000		4.55% pa
portion of balance over \$75,000		4.60% pa
Offset account		
interest is offset against your loan account - refer to Conditions of Use Savings & Investment Accounts		

SAVINGS ACCOUNTS		Nominal Interest
Christmas Savings Account		
less than \$500		0.75% pa
\$500 or more		1.25% pa
bonus interest is added if all conditions are met		0.75% pa
Bonus Savings Account		
less than \$5,000		0.25% pa
\$5,000 to less than \$20,000		0.50% pa
\$20,000 and over		1.00% pa
bonus interest is added if all conditions are met		2.00% pa
Online Savings Account		
less than \$5,000		2.75% pa
\$5,000 and over		3.25% pa
bonus interest is added if all conditions are met		1.40% pa

FEE FREE ACCOUNTS		Nominal Interest
Children's Savings Account		
less than \$500		1.25% pa
\$500 to less than \$5,000		1.75% pa
\$5,000 and over		2.25% pa
bonus interest is added if all conditions are met		1.75% pa
First Home Saver Account		
entire balance		4.50% pa
after tax rate		3.83% pa
Tertiary Student's Account		
less than \$500		1.00% pa
\$500 to less than \$5,000		1.50% pa
\$5,000 and over		2.00% pa
Uniting Church Account		
entire balance		2.50% pa
interest is paid 6 monthly on the 30th June and 31st December		
Association Account		
less than \$5,000		1.00% pa
\$5,000 to less than \$150,000		2.75% pa
over \$150,000		3.50% pa

Interest rates are subject to change at any time, please check with us to ensure that they are current. Interest is calculated daily and paid monthly on the last day of the month unless otherwise stated. Interest is paid on entire balance except as noted.

For full conditions of use of the accounts, please refer to the 'Conditions of Use - Savings & Investment Accounts' booklet.

Term Investment Accounts

FIXED TERM INVESTMENT

Minimum investment \$5,000. Minimum term 3 months.

Term	\$5,000 to less than \$50,000	\$50,000 to less than \$100,000	\$100,000 or more	Interest Paid
3 Months	4.75% pa	5.00% pa	5.25% pa	At maturity
6 Months	5.00% pa	5.15% pa	5.25% pa	At maturity
9 Months	4.00% pa	4.25% pa	4.50% pa	At maturity
12 Months	5.00% pa	5.15% pa	5.25% pa	At maturity

REGULAR INCOME TERM INVESTMENT

Minimum investment \$5,000. Interest is paid monthly or quarterly and must be received by cheque or transfer to an account of your choice.

Term	\$5,000 to less than \$50,000		\$50,000 to less than \$100,000		\$100,000 or more	
	Interest Paid Monthly	Interest Paid Quarterly	Interest Paid Monthly	Interest Paid Quarterly	Interest Paid Monthly	Interest Paid Quarterly
12 Months	4.90% pa	4.95% pa	5.05% pa	5.10% pa	5.15% pa	5.20% pa
24 Months	5.05% pa	5.10% pa	5.15% pa	5.20% pa	5.25% pa	5.30% pa
36 Months	5.05% pa	5.10% pa	5.15% pa	5.20% pa	5.25% pa	5.30% pa

RETIREMENT REGULAR INCOME TERM INVESTMENT

Minimum investment \$5,000. Interest is paid fortnightly and must be received by cheque or transfer to an account of your choice. To be eligible for this account, you must be over the age of 50 years and receiving the bulk of your income from retirement sources.

1 year	2 years	3 years
5.30% pa	5.30% pa	5.30% pa

ACCELERATOR 12 MTH TERM INVESTMENT

The interest rate on an Accelerator 12 month Term Investment increases each quarter. Interest is paid monthly and can be re-invested, paid by cheque to account holder or credited to an account of your choice. Withdraw funds after the first 3 months with no penalty. Minimum investment is \$5,000.

1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Yield
3.00% pa	4.25% pa	5.60% pa	6.75% pa	5.00% pa (assumes interest re-invested each month and there are no withdrawals)

ACCELERATOR 24 MTH TERM INVESTMENT

The interest rate on an Accelerator 24 month Term Investment increases half-yearly. Interest is paid quarterly and can be re-invested, paid by cheque to account holder or credited to an account of your choice. Withdraw funds after the first 6 months with no penalty. Minimum investment is \$25,000.

1st 6 Months	2nd 6 Months	3rd 6 Months	4th 6 Months	Average Annual Yield
3.10% pa	4.20% pa	6.00% pa	7.00% pa	5.30% pa (assumes interest re-invested each quarter and there are no withdrawals)

ACCELERATOR RETIREMENT 12 MTH TERM INVESTMENT

To be eligible for this account, you must be over the age of 50 years and receiving the bulk of your income from retirement sources. The interest rate on an Accelerator Retirement increases each quarter. Interest is paid monthly and can be re-invested, paid by cheque to account holder or credited to an account of your choice. Withdraw funds after the first 3 months with no penalty. Minimum investment is \$5,000.

1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Yield
3.20% pa	4.45% pa	5.80% pa	6.95% pa	5.20% pa (assumes interest re-invested each month and there are no withdrawals)

*Yield refers to the effective interest rate if interest is re-invested over the term of the investment. Interest rates are subject to change at any time, please check with us to ensure that they are current. Interest is calculated daily.

For full conditions of use of the accounts, please refer to the 'Conditions of Use Savings & Investment Accounts' booklet.