

Effective as at 1 October 2017 Subject to change without notice

Choice Account

Balance	Interest Rate
\$1 - \$4,999.99	0.00% p.a.
\$5,000 - \$9,999.99	0.00% p.a.
\$10,000 - \$19,999.99	0.00% p.a.
\$20,000 & over	0.00% p.a.

Interest calculated daily on each portion (stepped rates) and paid monthly

Pensioner Choice Account*

Balance	Interest Rate
\$1 - \$2,000	0.75% p.a.
\$2,001 - \$46,600	1.50% p.a.
\$46,601 & over	2.60% p.a.

Interest calculated daily on each portion (stepped rates) and paid monthly

*Australian Government deeming rates are taken into consideration in setting interest rates on the Pensioner Choice Account, however they may not match the Government deeming rate

Cash Manager Online

Balance	Interest Rate
\$1 - \$1,999.99	0.00% p.a.
\$2,000 & over	1.80% p.a.

Interest calculated daily on whole balances and paid monthly. Only internet banking transfers allowed, no branch transactions permitted.

Cash Manager Plus

Balance	Interest Rate
\$1 - \$1,999.99	0.00% p.a.
\$2000 - \$9,999.99	0.00% p.a.
\$10,000 - \$19,999.99	0.10% p.a.
\$20,000 - \$49,999.99	0.60% p.a.
\$50,000 - \$99,999.99	0.60% p.a.
\$100,000 - \$249,999.99	0.85% p.a.
\$250,000 & over	1.35% p.a.

Interest calculated daily on whole balances and paid monthly.

Smart Saver

Balance	Interest Rate
all balances	0.10% p.a.

Interest calculated on the minimum monthly balance and paid quarterly.

Education Saver

Balance	Interest Rate
all balances	1.35% p.a.

Interest is calculated daily on the whole balance and paid monthly. No withdrawals for 2 years. Early exit fees may apply.

Christmas Club

Balance	Interest Rate
all balances	0.80% p.a.

Interest is calculated on the minimum monthly balance. Full account balance is available 1 November to 31 December annually.

Working Savings

Balance	Interest Rate
\$1 - \$4,999.99	0.00% p.a.
\$5,000 - \$9,999.99	0.00% p.a.
\$10,000 - \$19,999.99	0.00% p.a.
\$20,000 - \$49,999.99	0.00% p.a.
\$50,000 & over	0.00% p.a.

Interest calculated on minimum monthly balance on each portion (stepped rates) and paid quarterly

Passbook Investment

Balance	Interest Rate
\$1 - \$4,999.99	0.00% p.a.
\$5,000 - \$19,999.99	0.00% p.a.
\$20,000 - \$49,999.99	0.00% p.a.
\$50,000 - \$99,999.99	0.30% p.a.
\$100,000 & over	0.80% p.a.

Interest calculated daily on whole balance (tiered rates) and paid monthly