

Interest Rates for Non-Featured Deposit Products

Effective 1st September 2016

Current Products

Product Type	Interest Rate	
Mortgage Offset Account	No interest earned; 100% of the daily balance is offset against the Mortgage Offset Home Loan balance and interest on the loan is reduced accordingly	
Partnership Advantage Offset Account	No interest earned; 100% of the daily balance is offset against the Partnership Advantage Home Loan balance and interest on the loan is reduced accordingly	
High Rise Account	Balance less than \$50,000 Balance \$50,000 or over	0.00%p.a 0.20%p.a
Basic Access Account	All balances	0.00%p.a
Christmas Club	All balances	0.25%p.a

Discontinued Products (No longer available)

Product Type	Interest Rate	
Premium Savings Account	Balance less than \$50,000 Balance \$50,000 or over	0.00%p.a 1.00%p.a
Target Savings Account	All balances	0.25%p.a
Cash Management Account	Balance less than \$50,000 Balance \$50,000 or over	0.25%p.a 1.25%p.a
Basic Retirement Account	Portion less than \$2,000 Portion \$2,000 to \$48,600 Portion \$48,600 and over	0.25%p.a 1.00%p.a 2.50%p.a
Direct Debit Account	All balances	0.00%p.a
Convenience Plus	All credit balances All debit balances	0.00%p.a As per credit contract