

SAVINGS				
ACCOUNT NAME	ACCOUNT BALANCE \$		INTEREST RATE % P.A.	
Achiever [^]	1 -	4,999	0.25	
	5,000 -	19,999	1.00	
	20,000 +		1.50	
All Purpose	1 -	1,999	0.25	
	2,000 -	9,999	0.50	
	10,000 -	49,999	1.00	
	50,000 +		1.50	
Business	1 -	4,999	0.25	
	5,000 -	24,999	0.50	
	25,000 -	49,999	0.75	
	50,000 -	99,999	1.00	
	100,000 -	249,999	1.75	
	250,000 +		2.25	
Business iSave	1 -	9,999	NIL	
	10,000 +		4.25	
Cash Management	1 -	4,999	NIL	
	5,000 -	19,999	2.25	
	20,000 -	49,999	2.25	
	50,000 -	99,999	2.75	
	100,000 -	249,999	3.75	
	250,000 -	499,999	3.75	
	500,000 +		4.00	
Christmas Club	1 +		1.25	
Clancy Koala ****	1 +		Base rate	1.00
			Bonus rate	3.00
Community Link	1 +		1.00	
Deeming Saver *	1 -	1,999	0.50	
	2,000 -	44,599	3.00	
	44,600+		4.50	
Farm Management **	1,000 - 400,000		6.00	
First Home Saver	1 +		4.25	
iSave ***	1 - 4,999		Nil	
	\$5,000 +		4.25	
			Bonus rate	1.00
Professional Trust	1 -	49,999	2.25	
	50,000 -	99,999	2.75	
	100,000 +		3.75	
Passbook Savings	1 +		0.25	
Reward Saver ****	1 +		Base rate	0.25
			Bonus rate	3.00
Tax Manager	1 -	49,999	2.25	
	50,000 +		2.75	
Youth Extra	1 -	4,999	0.25	
	5,000 -	19,999	1.00	
	20,000 +		1.50	

TERM INVESTMENTS				
INTEREST ANNUALLY OR ON MATURITY				
MONTHS	INTEREST RATE % P.A.			
	\$1,000 - \$4,999	\$5,000 - \$24,999	\$25,000 - \$99,999	\$100,000 & OVER
36	4.00	5.20	5.20	5.20
24	4.00	5.20	5.20	5.20
12	4.00	5.20	5.20	5.20
9	3.50	4.50	4.50	4.75
6	3.50	4.50	4.50	4.75
5	2.75	4.00	4.00	4.25
4	2.75	4.00	4.00	4.25
3	2.75	4.00	4.00	4.25
2	2.60	3.50	3.75	4.00
1	2.60	3.50	3.75	4.00
REGULAR INCOME - INTEREST PAID EACH 28 DAYS				
MONTHS	INTEREST RATE % P.A.			
	\$1,000 - \$4,999	\$5,000 - \$24,999	\$25,000 - \$99,000	\$100,000 & OVER
36	N/A	5.10	5.10	5.10
24	N/A	5.10	5.10	5.10
12	N/A	5.10	5.10	5.10
6	N/A	4.40	4.40	4.65
SPECIAL OFFER: INTEREST PAID ON MATURITY				
INTEREST RATE % P.A.				
\$5,000 & OVER				
90 days	5.60			
120 days	5.40			

Rates are current at the date shown above but are subject to change.

If all or part of a term investment is redeemed before expiry of the agreed term, a reduced rate of interest of 1.50% p.a. will be applied to the account.

Unapproved debit balances incur interest at 15.90% p.a. calculated daily on full closing balance and debited on the last calendar day of each month.

* Interest calculated on a strata basis.

** Rates quoted are for the initial term of the deposit. Thereafter the depositor must select a term and rate from the term investment table applicable at the time.

*** Must deposit at least \$50 per month and make no withdrawals in the month to achieve bonus rate.

**** Must deposit at least \$10 per month and make no withdrawals in the month to achieve bonus rate.

^ Interest rate applicable to existing account holders only. Achiever account can no longer be opened by new or existing customers.

THIS INTEREST RATE SHEET FORMS PART OF THE PRODUCT DISCLOSURE STATEMENT FOR THE ABOVE PRODUCTS