Hume Building Society

Hume Building Society Ltd ABN 85 051 868 556
AFSL & Australian Credit Licence No. 244248

Personal Accounts

Issue date: 1 April 2013

Transaction Accounts

Account Name	Account Balance			Interest Rate % p.a.
All Purpose	$1	–	$1,999	0.25%
	$2,000	–	$9,999	0.25%
	$10,000	–	$49,999	0.50%
	$50,000 +			1.00%
Passbook Savings	$1 +			0.25%
Deeming Saver*	$1	–	$1,999	0.50%
	$2,000	–	$45,400	2.50%
	$45,401 +			4.00%
Youth Extra	$1	–	$4,999	0.25%
	$5,000	–	$19,999	1.00%
	$20,000 +	–		1.50%
Clancy Koala	$1 +			0.75%
	Bonus Rate***			3.00%
Flexiable Loan Offset	$1			Nil

Savings Accounts

Account Name	Account Balance			Interest Rate % p.a.
iSave	$1	–	$4,999	NIL
	$5,000 +			3.00%
	Bonus Rate**			1.00%
Reward Saver	$1 +			0.25%
	Bonus Rate***			2.75%
Christmas Club	$1 +			1.25%
First Home Saver	$1 +			3.00%
Cash Management	$1	–	$4,999	NIL
	$5,000	–	$19,999	1.75%
	$20,000	–	$49,999	1.75%
	$50,000	–	$99,999	2.00%
	$100,000	–	$249,999	2.50%
	$250,000	–	$499,999	2.50%
	$500,000+	–		3.00%
Achiever^	$1	–	$4,999	0.25%
	$5,000	–	$19,999	0.75%
	$20,000 +			1.25%

* Interest calculated on a strata basis.
** 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.
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.

Please read the Product Disclosure Statement and Fees & Charges available in branch or at www.humebuild.com.au before opening an account with us.