

INTEREST RATES



Interest Rate		Interest Rate	
LENDING RATES		DEPOSIT RATES	
Prime Lending Rate	6.50%	Freedom Investment Account¹	
Business Banking		Interest Payout	Terms
Indicator Lending Rate	10.45%	Frequency	12 months 24 months 36 months 48 months 60 months
Personal Cheque Account		Fortnightly	2.23% 2.47% 2.71% 2.96% 2.96%
Unarranged Overdraft Rate	16.25%	Monthly	2.23% 2.47% 2.72% 2.96% 2.96%
Base Rate	12.25%	Quarterly	2.23% 2.48% 2.72% 2.97% 2.97%
Interest Bearing Cheque Account - Commercial		6-monthly	2.24% 2.48% 2.73% 2.98% 2.98%
Unarranged Overdraft Rate	17.50%	Annually	2.25% 2.50% 2.75% 3.00% 3.00%
Base Rate	13.50%	Maturity	2.25% 2.50% 2.75% 3.00% 3.00%
Business Cheque Account		Minimum opening balance \$10,000.00. Maximum opening balance \$200,000.00.	
Unarranged Overdraft Rate	17.50%	Parenthood Assistance Account¹	
Base Rate	10.45%	Balances \$0 to \$499.99 0.15%	
Orbit Account¹		Balances \$500 and over 0.25%	
Credit Interest: Balances \$200 - \$1,999.99	0.25%	Minimum opening balance \$1,000.00. Minimum operating balance \$500.00.	
Balances \$2,000 and over	0.40%	MoneyZONE Account	
Debit Interest Rate	8.75%	Balances \$0 to \$499.99 0.15%	
Home Loan		Balances \$500 and over 0.25%	
EasyHome Loan		Minimum opening balance \$5.00. Minimum operating balance nil.	
1 Years Fixed Rate	4.10%	TranXact Account	
2 Years Fixed Rate	4.90%	Balances \$0 to \$499.99 0.15%	
Variable Rate effective	6.45%	Balances \$500 and over 0.25%	
EasyHome Investment Loan		Minimum opening balance \$10.00. Minimum operating balance nil.	
1 year Fixed Interest Rate	4.50%	ProSaver EasyCard Account	
2 years Fixed Interest Rate	5.70%	Balances \$200 to \$1,999.99 0.15%	
Variable Rate effective	7.25%	Balances \$2,000 and over 0.25%	
RateSaver Personal Home Loan¹		Minimum opening balance \$10.00. Minimum operating balance nil.	
Owner Occupied		ClassicSaver Account	
Variable Interest Rate	8.50%	All Balances 0.25%	
RateSaver Residential Investment Home Loan¹		Minimum opening balance \$10.00. Minimum operating balance nil.	
Not Owner Occupied		EasySaver Account	
Variable Interest Rate	8.50%	All Balances 0.25%	
Personal Loan		Bonus Interest 0.50%	
Secured	14.75%	Bonus Interest is paid on a monthly basis on balances ≥ \$10 and ≤ \$200,000 with at least one deposit totalling \$10.00 and no withdrawals during the month. Minimum opening balance \$10.00. Minimum operating balance nil.	
Secured by Mortgage	10.50%	Passbook Account¹	
Secured by Term Deposit (100% cash cover)	9.75%	Balances \$200 to \$1,999.99 0.15%	
Unsecured ¹	17.25%	Balances \$2,000 and over 0.25%	
EasyUnsecured	18.25%	Minimum opening balance \$100.00. Minimum operating balance nil.	
Cyclone Repair Loan ¹	4.50%	ProSaver Passbook Account¹	
Motor Vehicle Loan	9.20%	Balances \$200 to \$1,999.99 0.15%	
Retail Instalment Loan		Balances \$2,000 and over 0.25%	
Reference Rate	13.75%	Minimum opening balance \$10.00. Minimum operating balance nil.	
Micro-Credit Loan	19.25%	ProSaver Cheque Account¹	
SMART Business¹		All Balances 0.25%	
SMART Business Term Loan		Minimum opening deposit \$50.00. Maximum opening deposit \$30,000.00. Maximum operating balance \$30,000.00.	
Partially Secured	13.00%	SMART Business Savings¹	
Fully Secured	13.00%	\$0 - \$49,999.99 0.25%	
SMART Business Asset Loan	15.45%	\$50,000 - \$99,999.99 0.50%	
SMART Business Unsecured Personal Loan	17.50% - 25.50%	\$100,000.00 - \$199,999.99 0.75%	
Credit Cards		\$200,000 and over 1.00%	
VISA Essential	20.75%	Minimum Opening Balance - \$10.00. Minimum operating balance nil.	
VISA Gold	20.75%	Non Profit Organisation Cheque Account	
VISA Gold Advantage	20.75%	All Balances 0.10%	
Base Lending Rate (Dec 2024 Quarter)	1.17%	Minimum opening balance \$250.00. Minimum operating balance nil.	
		Retail Term Deposit	
		1 month 0.10% p.a.	
		3 months 0.10% p.a.	
		6 months 0.10% p.a.	
		9 months 0.20% p.a.	
		12 months 0.30% p.a.	
		15 months 0.30% p.a.	
		18 months 0.30% p.a.	
		24 months 1.00% p.a.	
		36 months 0.30% p.a.	
		48 months 0.30% p.a.	
		60 months 0.30% p.a.	
		Minimum opening balance \$1,000.00. Maximum opening balance \$200,000.00.	

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