

INTEREST RATE BROCHURE

As at 1st January 2012

This Interest Rate Brochure is current as at the above date and forms part of the Combined Financial Services Guide and Product Disclosure Statement

RATE		SAVINGS ACCOUNTS		CALCULATED	INTEREST CREDITED
NO INTEREST		S1 with Cheque Facility		N/A	N/A
0.05% p.a.		S1 – Redicash S2 – Redipurpose S3 – Redixmas S4 – Redibudget S5 – Redibonus S8 – Redisavings S9 – Reditravel S11 – Passbook Account		Minimum Monthly Balance	Monthly on the last day of the month
0.50% p.a.		S6 – Redicall Account		Daily	Monthly of the last day of the month
p.a.	Balance of Account	S10 – Monthly Managed		Daily	Monthly on the last day of the month
1.00%	\$1,000 - \$49,999				
3.25%	\$50,000 - \$249,999				
4.75%	\$250,000+				
p.a.	Balance of Account	S12 – eCall Account		Daily	Monthly on the last day of the month
0.25%	\$0 - \$999				
1.00%	\$1,000 - \$19,999				
1.25%	\$20,000 - \$49,999				
2.75%	\$50,000 - \$249,999				
4.50%	\$250,000+				
1.25% p.a.		S21 – Santa Saver		Daily	Monthly on the last day of the month
RATE		TERM DEPOSITS – MINIMUM DEPOSIT		TERM	INTEREST CREDITED
\$0 - \$24,999		\$25,000 +			
3.00% p.a.	N/A	I1 Rediterm	\$1,000.00	6 months	On maturity
3.25% p.a.	Advised upon application	I2 Redicheque	\$10,000.00	12 months	Monthly
3.25% p.a.	Advised upon application	I3 Rediterm	\$5,000.00	6 months	On maturity
3.25% p.a.	N/A	I4 Rediterm	\$1,000.00	12 months	On maturity
4.00% p.a.	N/A	I5 Rediterm	\$1,000.00	24 months	On maturity
3.75% p.a.	Advised upon application	I6 Rediterm	\$5,000.00	12 months	On maturity
4.25% p.a.	Advised upon application	I7 Rediterm	\$5,000.00	24 months	On maturity
3.00% p.a.	Advised upon application	I8 Rediterm	\$5,000.00	2 – 5 months	On maturity
5.00% p.a.	Advised upon application	I9 Rediterm	\$5,000.00	30 – 36 months	On maturity
RATE		OVERDRAWN ACCOUNTS		CALCULATED	INTEREST CHARGED
19.75% p.a.		Overdrafts are not normally permitted. However, occasional overdrafts will be charged.		Daily	Last day of every month