

INTEREST RATE BROCHURE

As at 10th May 2016

This Interest Rate Brochure is current as at the above date and forms part of the Account & Access Facility Conditions of Use, Summary of Accounts Schedule and Financial Services Guide.

RATE		SAVINGS ACCOUNTS		CALCULATED	INTEREST CREDITED
NO INTEREST		Transaction Account with Cheque Facility (S1)		N/A	N/A
Nil		Transaction Account (S1) S2 – Redipurpose * S3 – Redixmas * S4 – Redibudget* S5 – Redibonus * S8 – Redisavings * S9 – Reditravel * Passbook Account (S11)		Minimum Monthly Balance	Monthly on the last day of the month
0.10% p.a.		S6 - Redicall Account *		Daily	Monthly on the last day of the month
p.a.	Balance of Account	Monthly Managed Account (S10)		Daily	Monthly on the last day of the month
0.50%	\$1,000 - \$49,999				
1.50%	\$50,000 - \$249,999				
1.85%	\$250,000+				
p.a.	Balance of Account	eCall Account (S12)		Daily	Monthly on the last day of the month
0.10%	\$0 - \$999				
0.15%	\$1,000 - \$19,999				
0.25%	\$20,000 - \$49,999				
1.25%	\$50,000 - \$249,999				
1.65%	\$250,000+				
0.25% p.a.		Santa Saver (S21)		Daily	Monthly on the last day of the month
RATE		TERM DEPOSITS – MINIMUM DEPOSIT		TERM	INTEREST CREDITED
\$0 - \$24,999		\$25,000 +			
0.90% p.a.	N/A	I1 Rediterm	\$1,000.00	6 months	On maturity
1.15% p.a.	2.00% p.a.	I2 Redicheque	\$10,000.00	12 months	Monthly
1.15% p.a.	1.90% p.a.	I3 Rediterm	\$5,000.00	6 months	On maturity
1.15% p.a.	N/A	I4 Rediterm	\$1,000.00	12 months	On maturity
1.75% p.a.	N/A	I5 Rediterm	\$1,000.00	24 months	On maturity
1.65% p.a.	2.10% p.a.	I6 Rediterm	\$5,000.00	12 months	On maturity
2.00% p.a.	2.35% p.a.	I7 Rediterm	\$5,000.00	24 months	On maturity
0.85% p.a.	1.90% p.a.	I8 Rediterm	\$5,000.00	2 – 5 months	On maturity
2.25% p.a.	2.55% p.a.	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

* Account no longer available. Refer to Summary of Accounts Schedule for available account details.