

## INTEREST RATE BROCHURE

As at 19<sup>th</sup> March 2021

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	
0.05% p.a.	*S6 - Redicall Account		Daily	Monthly on the last day of the month	
p.a. 0.15% 0.25% 0.40%	<b>Balance of Account</b> \$1,000 - \$49,999 \$50,000 - \$249,999 \$250,000+	Monthly Managed Account (S10)	Daily	Monthly on the last day of the month	
p.a. 0.00% 0.10% 0.15% 0.25% 0.40%	<b>Balance of Account</b> \$0 - \$999 \$1,000 - \$19,999 \$20,000 - \$49,999 \$50,000 - \$249,999 \$250,000+	eCall Account (S12)	Daily	Monthly on the last day of the month	
0.25% p.a.	Santa Saver (S21)		Daily	Monthly on the last day of the month	
RATE	TERM DEPOSITS – MINIMUM DEPOSIT		TERM	INTEREST CREDITED	
<b>\$0 - \$24,999</b>	<b>\$25,000 +</b>				
0.15% p.a.	N/A	I1 Rediterm	\$1,000.00	6 months	On maturity
0.35% p.a.	0.35% p.a.	I2 Redicheque	\$10,000.00	12 months	Monthly
0.30% p.a.	0.30% p.a.	I3 Rediterm	\$5,000.00	6 months	On maturity
0.20% p.a.	N/A	I4 Rediterm	\$1,000.00	12 months	On maturity
0.20% p.a.	N/A	I5 Rediterm	\$1,000.00	24 months	On maturity
0.40% p.a.	0.40% p.a.	I6 Rediterm	\$5,000.00	12 months	On maturity
0.45% p.a.	0.45% p.a.	I7 Rediterm	\$5,000.00	24 months	On maturity
0.15% p.a.	0.25% p.a.	I8 Rediterm	\$5,000.00	2 – 5 months	On maturity
0.45% p.a.	0.45% 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.