

Interest Rate Schedule & Availability of Access Facilities

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AFSL 236856



RediAccess & BusiAccess Accounts	
Balance	Interest Rate (pa)
\$2,000 - \$9,999.99	0.05%
\$10,000 +	0.10%

Interest is calculated daily on the entire balance at the applicable interest rate and paid quarterly.

Investment Saver Account	
Balance	Interest Rate (pa)
\$1 - \$4,999.99	1.00%
\$5,000 +	2.00%

Interest is calculated daily on the entire balance at the applicable interest rate and paid monthly.

Bonus Saver Account	
Balance	Interest Rate (pa)
\$1 + ^	2.65% ^
\$1 + *	2.00% *

Interest is calculated daily on the entire balance at the applicable interest rate and paid monthly. ^No withdrawals during the month. *Withdrawal during the month.

SmartSaver Account (Children under 18yrs only)	
Balance	Interest Rate (pa)
\$1 - \$25,000 ^	3.25% ^
\$1 - \$25,000 *	2.25% *
\$25,000 +	2.25%

Interest is calculated on the tiered daily balance at the applicable interest rate and paid monthly. ^Interest rate applies subject to requirements being met during the month for a minimum deposit of \$25 and no withdrawals. *Interest rate applies if bonus conditions are not met and/or on balances exceeding \$25,000.

Mortgage Offset	
Balance	Offset Rate (pa)
\$1 +	100%

Linked to Premium Home Loan. No interest will accrue on this account. The daily balance will be offset against the linked mortgage account prior to interest being calculated on the loan account.

Self Managed Super Fund Savings Account	
Balance	Interest Rate (pa)
\$1 - \$4,999.99	1.00%
\$5,000 +	2.00%

Interest is calculated daily on the entire balance at the applicable interest rate and paid monthly.

Special Saver Account	
Balance	Interest Rate (pa)
\$1 - \$1,999	0.25%
\$2,000 - \$4,999.99	0.50%
\$5,000 - \$9,999.99	0.75%
\$10,000 - \$24,999.99	1.25%
\$25,000 +	1.75%

Interest is calculated daily on the entire balance at the applicable interest rate and paid quarterly.

Term Deposit – Interest rate (pa)						
Minimum Deposit	Special 5 months	3 months	6 months	9 months	12 months	24 months
\$100,000	2.80%	2.25%	2.35%	2.50%	2.65%	2.85%
\$25,000	2.80%	2.25%	2.35%	2.50%	2.65%	2.85%
\$10,000	2.80%	2.00%	2.25%	2.35%	2.65%	2.80%
\$5,000	N/A	1.50%	1.50%	1.50%	2.00%	2.25%
\$2,000	N/A	1.50%	1.50%	1.50%	1.75%	2.00%

Interest is calculated daily on the entire balance for the applicable period. Interest is paid on maturity or annually for terms over 12 months. For deposits over \$250,000, rates are negotiable and available on application.

Deposit Guarantee

All deposits are guaranteed by the Federal Government up to \$250,000 per depositor.

Summary of Accounts and Availability of Access Facilities

The following table outlines by Account the Access Facilities available to each Account type.

Account	Minimum balance	Bank@Post	Funds at call	ATM EFTPOS	BPAY®	Cheque Book	Direct Credit	Direct Debit	Internet Banking	NAB Deposits	Periodical Payments	Phone Banking	Quick Debit	Statement Frequency (Note 2)
RediAccess	\$1	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Quarterly
BusiAccess	\$1	✓	✓	Visa Debit	✓	✓	✓	✓	✓	✓	✓	✓	✓	Quarterly
Mortgage Offset	\$1	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Quarterly
Investment Saver	\$1	✗	✓	✗	✓	✗	✓	✗	✓	✗	✓	✓	✓	Quarterly
Bonus Saver	\$1	✗	✓	✗	✓	✗	✓	✗	✓	✗	✗	✓	✗	Quarterly
Special Saver	\$1	✗	✓	✗	✓	✗	✓	✓	✓	✗	✓	✓	✓	Quarterly
SmartSaver	\$1	✗	✓	rediCARD	✓	✗	✓	✗	✓	✗	✗	✗	✗	Quarterly
SMSF Saver	\$1	✗	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	Quarterly
Term Deposits	\$2,000	✗	Note 1	✗	✗	✗	✗	✗	✓	✗	✗	✗	✗	Quarterly

Note 1 Term deposits are only available at maturity. We may allow early withdrawals at our discretion (for example, in cases of financial hardship) and early withdrawals will incur a penalty.

Note 2 Statements are available more frequently on request.

TRANSACTION LIMITS

Transaction Type	Limit per day
EFT, ATM and/or Bank@Post withdrawals using rediCARD or Visa	\$1,000
Bank@Post cash deposit	\$3,000
Internet Banking/Mobile Banking - BPAY	\$10,000
- External transfers	\$2,000
- Internal transfers	Unlimited
Mobile Banking - Mobile & email payments (ME2U)	\$300
Phone Banking - BPAY	\$20,000
- Internal transfers	Unlimited

CLEARANCE DAYS FOR CHEQUE DEPOSITS

Deposit	Clearance time
Cheques via mail / over counter	3 business days
Cheques deposited at NAB	5 business days
Cheques deposited through Bank@Post	7 business days
International cheques	45 business days

Important Information

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