

GREAT RATES



Term	Interest Rate*
Term Deposits¹	
1 month	0.75%
3 months	1.00%
6 months	1.75%
9 months	2.00%
12 months	2.75%
15 months	2.75%
18 months	2.75%
24 months	3.25%
36 months	3.50%
48 months	3.50%
60 months	3.50%

¹Minimum deposit of \$1,000.00 with a maximum deposit of \$100,000.00. Rates for amounts over \$100,000.00 will be provided on request.

ClassicSaver Account²	
Balances \$0 - \$499.99	0.50%
Balances \$500 and over	0.75%

²Minimum opening deposit of \$10.00, minimum operating balance nil.

Passbook Savings³	
Balances \$200 - \$1,999.99	0.15%
Balances \$2,000 and over	0.50%

³Minimum opening deposit of \$100.00, minimum operating balance \$200.00.

ProSaver Passbook Account⁴	
Balances \$200 - \$1,999.99	0.15%
Balances \$2,000 over	0.25%

⁴For Microfinance and Family Assistance Beneficiaries. Minimum opening deposit of \$10.00, minimum operating balance nil.

MoneyZONE Savings⁵	
Balances \$0 - \$499.99	0.15%
Balances \$500 and over	0.50%

⁵Minimum opening deposit of \$5.00, minimum operating balance nil.

TranXact Account⁶	
Balances \$0 - \$499.99	0.15%
Balances \$500 and over	0.50%

⁶Minimum opening deposit of \$10.00, minimum operating balance nil.

EasyCard Savings⁷	
Balances \$200 - \$1,999.99	0.15%
Balances \$2,000 and over	0.25%

⁷Minimum opening deposit of \$25.00, minimum operating balance nil.

ProSaver EasyCard Account⁸	
Balances \$200 - \$1,999.99	0.15%
Balances \$2,000 and over	0.25%

⁸For Microfinance and Family Assistance Beneficiaries. Minimum opening deposit of \$10.00, minimum operating balance nil.

Term	Interest Rate*
EasySaver Account⁹	
Balances \$0 - \$100,000.00	0.25%
Bonus Interest	2.75%
⁹ Bonus interest is calculated on a daily basis and paid monthly on balances of \$10 to \$100,000 with no withdrawals in the month, and a minimum monthly deposit of \$10. Minimum opening deposit is \$10.	
BizSaver Account¹⁰	
All balances	2.50%
Bonus Interest	1.00%
¹⁰ Bonus interest is calculated on a daily basis and paid monthly on balances \geq \$2,000 and \leq \$100,000 with no withdrawals in the month. Minimum opening balance \$250, maximum \$100,000. Minimum operating balance nil, maximum \$100,000.	

ProSaver Cheque Account¹¹	0.25%
¹¹ Minimum opening balance \$50.00, maximum \$30,000.00. Minimum operating balance nil, maximum \$30,000.00.	

Interest Bearing Cheque Account-Commercial¹²	
On all Balances	0.10% - 1.00%
¹² Minimum opening balance of \$250.00, minimum operating balance nil.	

Non Profit Organisation Cheque Account¹³	
On all Balances	0.50%
All NGO accounts opened after 13/11/09	0.50%
¹³ Minimum opening balance of \$250.00, minimum operating balance nil.	

Business Banking	
Indicator Lending Rate	9.95%

Personal Loan	
Secured Loan	14.50%
Unsecured Loan	17.00%

Term Loan (reference rate)	13.50%
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Cane Farmers Loan (reference rate)	10.00%
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Orbit Account	
Credit Interest: Balances \$200 - \$1,999.99	0.25%
Balances \$2,000 and over	0.40%
Debit Interest	8.50%
Excess Rate	8.50%

Home Loans	
Personal (Owner Occupied)	
1 year Fixed Interest Rate	5.95%
2 years Fixed Interest Rate	6.25%
Variable Interest Rate	8.25%
Residential Investment (Not Owner Occupied)	
1 year Fixed Interest Rate	6.45%
2 years Fixed Interest Rate	6.75%
Variable Interest Rate	8.25%

Motor Vehicle Loans	13.50%
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MasterCard	
Regular	20.50%
Gold	20.50%

Base Lending Rate (Sept 2011 Quarter)	4.88%
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*All interest rates are on a per annum basis. All loan interest rates are variable unless otherwise stated. This information is correct as at 22/12/2011. Terms, conditions, fees and charges apply. Other Great Rates and terms for deposits are available on request.