

# Interest Rates



Interest Rate	
<b>LENDING RATES</b>	
<b>Prime Lending Rate</b>	6.50%
<b>Business Banking</b>	
Indicator Lending Rate	10.45%
<b>Personal Cheque Account</b>	
Unarranged Overdraft Rate	16.25%
Base Rate	12.25%
<b>Interest Bearing Cheque Account - Commercial</b>	
Unarranged Overdraft Rate	17.50%
Base Rate	13.50%
<b>Business Cheque Account</b>	
Unarranged Overdraft Rate	17.50%
Base Rate	10.45%
<b>Orbit Account<sup>1</sup></b>	
Credit Interest: Balances \$200 - \$1,999.99	0.25%
Balances \$2,000 and over	0.40%
Debit Interest Rate	8.75%
<b>Home Loan</b>	
<b>EasyHome Loan</b>	
1 Years Fixed Rate	4.10%
2 Years Fixed Rate	4.90%
Variable Rate effective	6.45%
<b>EasyHome Investment Loan</b>	
1 year Fixed Interest Rate	4.50%
2 years Fixed Interest Rate	5.70%
Variable Rate effective	7.25%
<b>RateSaver Personal Home Loan<sup>1</sup></b>	
Owner Occupied	
Variable Interest Rate	8.50%
<b>RateSaver Residential Investment Home Loan<sup>1</sup></b>	
Not Owner Occupied	
Variable Interest Rate	8.50%
<b>Personal Loan</b>	
Secured	14.75%
Secured by Mortgage	10.50%
Secured by Term Deposit (100% cash cover)	9.75%
Unsecured <sup>1</sup>	17.25%
EasyUnsecured	18.25%
Cyclone Repair Loan <sup>1</sup>	4.50%
<b>Motor Vehicle Loan</b>	
	9.20%
<b>Retail Instalment Loan</b>	
Reference Rate	13.75%
<b>Micro-Credit Loan</b>	
	19.25%
<b>SMART Business<sup>1</sup></b>	
SMART Business Term Loan	
Partially Secured	13.00%
Fully Secured	13.00%
SMART Business Asset Loan	15.45%
SMART Business Unsecured Personal Loan	17.50% - 25.50%
<b>Credit Cards</b>	
VISA Essential	20.75%
VISA Gold	20.75%
VISA Gold Advantage	20.75%
<b>Base Lending Rate (Dec 2024 Quarter)</b>	1.17%

Interest Rate	
<b>DEPOSIT RATES</b>	
<b>Freedom Investment Account</b>	
Interest Payout	Terms
Frequency	12 months 24 months 36 months 48 months 60 months
Fortnightly	2.23% 2.47% 2.71% 2.96% 2.96%
Monthly	2.23% 2.47% 2.72% 2.96% 2.96%
Quarterly	2.23% 2.48% 2.72% 2.97% 2.97%
6-monthly	2.24% 2.48% 2.73% 2.98% 2.98%
Annually	2.25% 2.50% 2.75% 3.00% 3.00%
Maturity	2.25% 2.50% 2.75% 3.00% 3.00%
Minimum opening balance \$10,000.00. Maximum opening balance \$200,000.00.	
<b>Parenthood Assistance Account<sup>1</sup></b>	
Balances \$0 to \$499.99	0.15%
Balances \$500 and over	0.25%
Minimum opening balance \$1,000.00. Minimum operating balance \$500.00.	
<b>MoneyZONE Account</b>	
Balances \$0 to \$499.99	0.15%
Balances \$500 and over	0.25%
Minimum opening balance \$5.00. Minimum operating balance nil.	
<b>TranXact Account</b>	
Balances \$0 to \$499.99	0.15%
Balances \$500 and over	0.25%
Minimum opening balance \$10.00. Minimum operating balance nil.	
<b>ProSaver EasyCard Account</b>	
Balances \$200 to \$1,999.99	0.15%
Balances \$2,000 and over	0.25%
Minimum opening balance \$10.00. Minimum operating balance nil.	
<b>Classic Saver Account</b>	
All Balances	0.25%
Minimum opening balance \$10.00. Minimum operating balance nil.	
<b>Easy Saver Account</b>	
All Balances	0.25%
Bonus Interest	0.50%
Bonus Interest is paid on a monthly basis on balances ≥ \$10 and ≤ \$200,000 with at least one deposit totalling \$10.00 and no withdrawals during the month. Minimum opening balance \$10.00. Minimum operating balance nil.	
<b>Passbook Account<sup>1</sup></b>	
Balances \$200 to \$1,999.99	0.15%
Balances \$2,000 and over	0.25%
Minimum opening balance \$100.00. Minimum operating balance nil.	
<b>ProSaver Passbook Account<sup>1</sup></b>	
Balances \$200 to \$1,999.99	0.15%
Balances \$2,000 and over	0.25%
Minimum opening balance \$10.00. Minimum operating balance nil.	
<b>ProSaver Cheque Account<sup>1</sup></b>	
All Balances	0.25%
Minimum opening deposit \$50.00. Maximum opening deposit \$30,000.00. Maximum operating balance \$30,000.00	
<b>SMART Business Savings<sup>1</sup></b>	
\$0 - \$49,999.99	0.25%
\$50,000 - \$99,999.99	0.50%
\$100,000.00 - \$199,999.99	0.75%
\$200,000 and over	1.00%
Minimum Opening Balance - \$10.00. Minimum operating balance nil.	
<b>Non Profit Organisation Cheque Account</b>	
All Balances	0.10%
Minimum opening balance \$250.00. Minimum operating balance nil.	
<b>Retail Term Deposit</b>	
1 month	0.10% p.a.
3 months	0.10% p.a.
6 months	0.10% p.a.
9 months	0.20% p.a.
12 months	0.30% p.a.
15 months	0.30% p.a.
18 months	0.30% p.a.
24 months	1.00% p.a.
36 months	0.30% p.a.
48 months	0.30% p.a.
60 months	0.30% p.a.
Minimum opening balance \$1,000.00. Maximum opening balance \$200,000.00.	

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