

## INTEREST RATE BROCHURE

As at 19<sup>th</sup> July 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.	<b>Balance of Account</b>	Monthly Managed Account (S10)		Daily	Monthly on the last day of the month
0.10%	\$1,000 - \$49,999				
0.20%	\$50,000 - \$249,999				
0.30%	\$250,000+				
p.a.	<b>Balance of Account</b>	eCall Account (S12)		Daily	Monthly on the last day of the month
0.00%	\$0 - \$999				
0.05%	\$1,000 - \$19,999				
0.10%	\$20,000 - \$49,999				
0.20%	\$50,000 - \$249,999				
0.30%	\$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
<b>\$0 - \$24,999</b>		<b>\$25,000 +</b>			
0.10% p.a.	N/A	I1 Rediterm	\$1,000.00	6 months	On maturity
0.15% p.a.	0.20% p.a.	I2 Redicheque	\$10,000.00	12 months	Monthly
0.10% p.a.	0.15% p.a.	I3 Rediterm	\$5,000.00	6 months	On maturity
0.15% p.a.	N/A	I4 Rediterm	\$1,000.00	12 months	On maturity
0.15% p.a.	N/A	I5 Rediterm	\$1,000.00	24 months	On maturity
0.20% p.a.	0.25% p.a.	I6 Rediterm	\$5,000.00	12 months	On maturity
0.30% p.a.	0.30% p.a.	I7 Rediterm	\$5,000.00	24 months	On maturity
0.10% p.a.	0.15% p.a.	I8 Rediterm	\$5,000.00	2 – 5 months	On maturity
0.30% p.a.	0.30% 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.  
 For deposits of \$500,000 and over, rates are by negotiation and subject to acceptance.