

# Deposit Interest Rates



## Product Schedule Part D

All interest rates effective 18 January 2018 unless otherwise stated.

### Term Deposit Accounts

Term Deposit Interest Rates per annum<sup>#</sup>

| Term                   | \$5,000+ |
|------------------------|----------|
| 1 month                | 1.25%    |
| 2 months               | 1.25%    |
| 3 months               | 1.50%    |
| 4 months               | 2.35%    |
| 5 months               | 1.50%    |
| 6 months               | 2.50%    |
| 7 months               | 1.50%    |
| 8 months               | 1.50%    |
| 9 months               | 1.50%    |
| 10 months              | 1.50%    |
| 11 months              | 1.50%    |
| 12 months <sup>^</sup> | 2.60%    |
| 24 months <sup>^</sup> | 2.65%    |
| 36 months <sup>^</sup> | 2.70%    |

### No Longer Offered Accounts

Term Deposit Interest Rates per annum<sup>#</sup>

| Term          | \$0 - \$4,999 |
|---------------|---------------|
| 1 - 36 Months | 1.25%         |

### Transaction & Savings Accounts

Everyday Account

| Balance      | Interest rate per annum |
|--------------|-------------------------|
| All balances | 0.00%                   |

Senior's Platinum Account

| Balance        | Interest rate per annum |
|----------------|-------------------------|
| \$1 - \$45,399 | 1.25% <sup>^^</sup>     |
| \$45,400 +     | 2.50% <sup>^^</sup>     |

Offset Account

| Balance      | Interest rate per annum |
|--------------|-------------------------|
| All balances | Nil interest paid       |

Business Account

| Balance        | Interest rate per annum |
|----------------|-------------------------|
| \$1 - \$49,999 | 0.00% <sup>^^</sup>     |
| \$50,000 +     | 0.00% <sup>^^</sup>     |

Special eSaver Account

| Balance            | Interest rate per annum |
|--------------------|-------------------------|
| \$0 - \$4,999      | 1.00%                   |
| \$5,000 - \$49,999 | 1.50%                   |
| \$50,000+          | 2.50%                   |

Christmas Club Account

| Balance      | Interest rate per annum |
|--------------|-------------------------|
| All balances | 0.25%                   |

### No Longer Offered Accounts

Fee Cruncher Account

| Balance      | Interest rate per annum |
|--------------|-------------------------|
| All balances | 0.00%                   |

The Only Account

| Balance      | Interest rate per annum |
|--------------|-------------------------|
| All balances | 0.00%                   |

Senior's Account

| Balance            | Interest rate per annum |
|--------------------|-------------------------|
| \$1 - \$1,999      | 0.00% <sup>^^</sup>     |
| \$2,000 - \$41,999 | 0.25% <sup>^^</sup>     |
| \$42,000 +         | 1.00% <sup>^^</sup>     |

Online Saver Account

| Balance                       | Interest rate per annum |
|-------------------------------|-------------------------|
| \$2,000 minimum <sup>**</sup> | 1.40%                   |

Youth Account

| Balance           | Interest rate per annum |
|-------------------|-------------------------|
| \$1 - \$499       | 0.25%                   |
| \$500 - \$2,499   | 0.25%                   |
| \$2,500 - \$4,999 | 0.25%                   |
| \$5,000 +         | 0.50%                   |

Cash Management Account

| Balance               | Interest rate per annum |
|-----------------------|-------------------------|
| \$1 - \$4,999         | 0.00%                   |
| \$5,000 - \$19,999    | 0.00%                   |
| \$20,000 - \$99,999   | 0.25%                   |
| \$100,000 - \$399,999 | 1.00%                   |
| \$400,000 +           | 1.50%                   |

Savings Investment Account

| Balance             | Interest rate per annum |
|---------------------|-------------------------|
| \$1 - \$499         | 0.00% <sup>^^</sup>     |
| \$500 - \$19,999    | 0.00% <sup>^^</sup>     |
| \$20,000 - \$49,999 | 0.00% <sup>^^</sup>     |
| \$50,000 - \$99,999 | 0.00% <sup>^^</sup>     |
| \$100,000 +         | 0.00% <sup>^^</sup>     |

#### Important Information

This flyer only provides an indication of interest rates offered and does not constitute the product's full terms and conditions. Full details of terms and conditions, fees and charges are set out in the relevant Product Schedules, available at [therock.com.au](http://therock.com.au), by calling us on 1800 806 645 or at any branch.

All interest rates are quoted per annum and are subject to change. Interest is calculated and accrued on a daily basis. Where a tiered interest rate

is offered on a Savings or Transaction account, interest is calculated on the credit balance of the account with the highest rate paid on the whole balance, unless otherwise indicated.

<sup>#</sup> Early withdrawals from fixed term deposits will result in interest of 1% p.a. being earned on those funds being withdrawn. This interest will be applied from the beginning of the term to the time monies are withdrawn. The balance of monies remaining in the term deposit for the full period will continue to earn the agreed rate of interest. A break fee will also apply to early withdrawal of term deposit funds.

<sup>\*\*</sup> \$2,000 minimum balance required to qualify for interest. Interest paid on whole balance.

<sup>^</sup> For these terms, interest can be paid other than on maturity. Where this occurs the interest rate quoted will be reduced by 0.20%

<sup>^^</sup> The interest rate paid on each "Balance" tier applies to the balance of each day's final daily closing balance which is in that tier.