

Deposit Interest Rates



Product Schedule Part D

All interest rates effective 17 October 2018 unless otherwise stated.

Term Deposit Accounts

Term Deposit Interest Rates per annum[#]

Term	\$5,000+
1 month	1.25%
2 months	1.25%
3 months	2.50%
4 months	2.35%
5 months	1.50%
6 months	2.55%
7 months	1.50%
8 months	1.50%
9 months	2.65%
10 months	1.50%
11 months	1.50%
12 months [^]	2.75%
24 months [^]	2.80%
36 months [^]	2.90%

No Longer Offered Accounts

Term Deposit Interest Rates per annum[#]

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	1.15% ^{^^}
\$45,400 +	2.30% ^{^^}

Offset Account

Balance	Interest rate per annum
All balances	Nil interest paid

Business Account

Balance	Interest rate per annum
\$1 - \$49,999	0.00% ^{^^}
\$50,000 +	0.00% ^{^^}

Special eSaver Account

Balance	Interest rate per annum
\$0 - \$49,999	1.00%
\$50,000 - \$149,999	2.20%
\$150,000 - \$249,999	2.20%
\$250,000 - \$499,999	2.20%
\$500,000+	2.20%

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% ^{^^}
\$2,000 - \$41,999	0.25% ^{^^}
\$42,000 +	1.00% ^{^^}

Online Saver Account

Balance	Interest rate per annum
\$2,000 minimum ^{**}	1.00%

Youth Account

Balance	Interest rate per annum
\$1 - \$499	0.75%
\$500 - \$2,499	0.75%
\$2,500 - \$4,999	0.75%
\$5,000 +	0.75%

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% ^{^^}
\$500 - \$19,999	0.00% ^{^^}
\$20,000 - \$49,999	0.00% ^{^^}
\$50,000 - \$99,999	0.00% ^{^^}
\$100,000 +	0.00% ^{^^}

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, 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.

[#] Early redemption: the interest paid will be calculated at the lowest Rock at call savings or transaction account interest rate prevailing at the time of redemption. In the event of early withdrawal due to death of the customer, interest is paid at the full interest rate. Early withdrawal termination values may be obtained by contacting us. With Income Term Deposit Accounts, in the event of insufficient interest being accrued at the time of redemption interest penalty, the deposit sum invested may be reduced by this figure at redemption.

^{**} \$2,000 minimum balance required to qualify for interest. Interest paid on whole balance.

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

^{^^} 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.