

Interest at a Glance - Savings & Transaction No Longer Offered Products



Effective: 1 July 2010

| Savings Accounts | | Present Rate |
|--------------------------------------|-------------------|--------------|
| Tracker Account | (002) | |
| Purpose Saver | (003) | |
| Purpose Saver Plus | (004) | |
| Bill Manager | (008) | |
| Periodic Payment Account | (009) | |
| Power Pack | (011) | |
| \$1 - \$999 | | 0.00% pa |
| \$1,000 - \$4,999 | | 0.05% pa |
| \$5,000 + | | 0.10% pa |
| Target | (105) | |
| \$1 - \$999 | | 1.50% pa |
| \$1,000 - \$4,999 | | 1.75% pa |
| \$5,000 + | | 2.00% pa |
| Super Saver Account | (007) | |
| \$1 - \$9,999 | | 0.25% pa |
| \$10,000 - \$49,999 | | 2.00% pa |
| \$50,000 + | | 3.00% pa |
| Name Your Aim Account | (014) | 1.50% pa |
| Incentive Saver Account | (016) | |
| \$1 - \$999 | | 0.00% pa |
| \$1,000 - \$4,999 | | 0.50% pa |
| \$5,000 + | | 1.00% pa |
| Prestige Plus Savings Account | (050) | |
| \$1 - \$4,999 | | 0.00% pa |
| \$5,000 - \$9,999 | | 0.50% pa |
| \$10,000 - \$19,999 | | 2.00% pa |
| \$20,000 - \$49,999 | | 3.00% pa |
| \$50,000 + | | 3.50% pa |
| Retiree Account | (150) | |
| \$1 - \$41,999 | | * 3.00% pa |
| \$42,000 + | | # 4.50% pa |
| Mortgage Breaker Account | (071, 072) | 0.00% pa |
| Wealth Creator Account | (015) | 2.00% pa |
| Budget Account | (012) | 0.00% pa |
| Business Plus Account | (013) | |
| \$1 - \$4,999 | | 0.00% pa |
| \$5,000 - \$19,999 | | 0.50% pa |
| \$20,000 - \$49,999 | | 2.00% pa |
| \$50,000 - \$99,999 | | 3.00% pa |
| \$100,000 + | | 3.50% pa |
| Access 2 Account | (102) | |
| \$1 - \$999 | | 0.00% pa |
| \$1,000 - \$4,999 | | 0.10% pa |
| \$5,000 + | | 0.15% pa |

* Rate applies to full balance up to \$41,999

Rate applies to portion of balance of \$42,000 and above only

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|------------------------------|--------------|--------------|
| Flexi Saver | (103) | |
| \$0 - \$999 | | 0.00% pa |
| \$1,000 - \$4,999 | | 0.10% pa |
| \$5,000 + | | 0.15% pa |
| Home Saver | (109) | |
| \$1 - \$999 | | 0.00% pa |
| \$1,000 - \$4,999 | | 0.10% pa |
| \$5,000 + | | 0.15% pa |
| Savings Passbook Plus | (216) | |
| \$0 - \$999 | | 0.00% pa |
| \$1,000 - \$4,999 | | 0.10% pa |
| \$5,000 + | | 0.15% pa |
| Xmas Savings | (104) | 0.15% pa |
| e5 Saver | (100) | |
| \$1 - \$4,999 | | 0.00% pa |
| \$5,000 - \$9,999 | | 0.50% pa |
| \$10,000 - \$19,999 | | 0.75% pa |
| \$20,000 - \$24,999 | | 2.00% pa |
| \$25,000 - \$49,999 | | 2.00% pa |
| \$50,000 - \$99,999 | | 3.00% pa |
| \$100,000 + | | 3.00% pa |
| e2 Deeming | (108) | |
| \$1 - \$1,999 | | 0.00% pa |
| \$2,000 - \$41,999 | | *3.00% pa |
| \$42,000 + | | **4.50% pa |
| Pensioner Account | (218) | |
| \$1 - \$1,999 | | 0.00% pa |
| \$2,000 - \$41,999 | | *3.00% pa |
| \$42,000 + | | **4.50% pa |
| Business Account | (180) | |
| \$0 - \$4,999 | | 0.00% pa |
| \$5,000 - \$9,999 | | 0.25% pa |
| \$10,000 - \$24,999 | | 1.50% pa |
| \$25,000 - \$49,999 | | 2.00% pa |
| \$50,000 - \$99,999 | | 3.00% pa |
| \$100,000 + | | 3.00% pa |
| Business Maxi | (190) | |
| \$0 - \$4,999 | | 0.00% pa |
| \$5,000 - \$9,999 | | 0.25% pa |
| \$10,000 - \$24,999 | | 1.50% pa |
| \$25,000 - \$49,999 | | 2.00% pa |
| \$50,000 - \$99,999 | | 3.00% pa |
| \$100,000 + | | 3.00% pa |
| b savings | (170) | |
| \$1 - \$999 | | 0.00% pa |
| \$1,000 - \$4,999 | | 1.50% pa |
| \$5,000 + | | 3.00% pa |

* rate applies to portion of balance over \$2,000 only

** rate applies to portion of balances of \$42,000 and over only

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| Savings Accounts | | Present Rate |
|--|-------------------|--------------|
| Asset Power Overdraft | (792) | |
| \$0 - \$4,999 | | 0.00% pa |
| \$5,000 - \$9,999 | | 0.25% pa |
| \$10,000 - \$24,999 | | 1.50% pa |
| \$25,000 - \$49,999 | | 2.00% pa |
| \$50,000 - \$99,999 | | 3.00% pa |
| \$100,000 + | | 3.00% pa |
| Offset Saver (Smart Link Saver) | (110) | 0.00% pa |
| i saver | (107) | |
| \$1 - \$999 | | 0.00% pa |
| \$1,000 - \$4,999 | | 1.50% pa |
| \$5,000 + | | 3.00% pa |
| Prestige Plus | (212) | |
| \$1 - \$4,999 | | 0.00% pa |
| \$5,000 - \$19,999 | | 0.25% pa |
| \$20,000 - \$29,999 | | 2.50% pa |
| \$30,000 + | | 3.00% pa |
| Savings Cash Manager | (214) | |
| \$1 - \$4,999 | | 0.00% pa |
| \$5,000 - \$19,999 | | 0.25% pa |
| \$20,000 - \$29,999 | | 1.00% pa |
| \$30,000 - \$49,999 | | 1.50% pa |
| \$50,000 + | | 3.00% pa |
| Auctioneer/ Real Estate Trust | (191) | 3.40% pa |
| Staff Home Equity | (713) | |
| Staff Member Only | (717) | |
| Staff Advanced Credit | (718) | |
| \$1 - \$999 | | 0.00% pa |
| \$1,000 - \$4,999 | | 0.10% pa |
| \$5,000 + | | 0.15% pa |
| E Saver | (273, 290) | |
| \$0 - \$999 | | 0.00% pa |
| \$1,000 - \$4,999 | | 0.10% pa |
| \$5,000 + | | 0.15% pa |
| First Home Saver | (370) | |
| \$1 - \$75,000 | | 3.25% pa |

This document is part of the Product Disclosure Statements (PDS) for No Longer Offered Products and the PDS for the First Home Saver Account.

The other documents that make up the PDS for these products are:

- Product Disclosure Statements (PDS) for No Longer Offered Products or the Product Disclosure Statements (PDS) for First Home Saver Accounts
- General Descriptive Information and Terms and Conditions governing the operation of Accounts, Account Facilities and Services (No Longer Offered Products Only).
- Schedule of Fees and Charges for Savings, Term Deposit Accounts and Financial Planning Services.

You should read all these documents carefully and retain them for future reference. Copies of each of these documents can be made available to you on request.

All interest rates effective 1 July 2010 unless otherwise stated.

Interest rates quoted are annual percentage rates and are subject to change. The terms and conditions and fees and charges are applicable to MyState Financial No Longer Offered Products are available in the brochure - General Descriptive Information and Terms and Conditions governing the operation of Accounts, Account Facilities and Services and the Schedule of Fees and Charges for Savings, Term Deposit Accounts and Financial Planning Services. Where a tiered rate is offered on a savings account, interest is calculated on the credit balance of the account with the highest rate paid on the whole balance, unless otherwise indicated.

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