

# Interest Rates

## Business Deposit Accounts

### IMPORTANT INFORMATION

This document is part of the disclosure information for Business Deposit Accounts (Savings, Transaction and Term Deposit Accounts) and related Payment Products.

The other documents that make up this disclosure information are:

- Terms and Conditions for Business Deposit Accounts.
- Fees and Charges for Business Deposit Accounts.

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 14 May 2012 unless otherwise stated.

### SAVINGS AND TRANSACTION ACCOUNTS

#### Everyday Business Account

Balance	Interest rate per annum
All balances	Nil interest paid

#### Everyday Agribusiness Account

Balance	Interest rate per annum
All balances	Nil interest paid

#### Premium Business Account

Balance	Interest rate per annum
\$1 - \$9,999	0.00%
\$10,000 - \$19,999	0.25%
\$20,000 - \$49,999	1.50%
\$50,000 - \$149,999	1.75%
\$150,000 - \$249,999	2.25%
\$250,000 - \$499,999	2.75%
\$500,000+	3.50%

#### Premium Agribusiness Account

Balance	Interest rate per annum
\$1 - \$9,999	0.00%
\$10,000 - \$19,999	0.25%
\$20,000 - \$49,999	1.50%
\$50,000 - \$149,999	1.75%
\$150,000 - \$249,999	2.25%
\$250,000 - \$499,999	2.75%
\$500,000+	3.50%

#### Business Online Saver

Balance	Interest rate per annum
\$1 - \$9,999	0.00%
\$10,000+	4.25%

#### Agribusiness Online Saver

Balance	Interest rate per annum
\$1 - \$9,999	0.00%
\$10,000+	4.25%

### How to contact MyState

138 001  
mystate.com.au

Mail: MyState  
GPO Box 1274  
Hobart Tasmania 7001  
Email: info@mystate.com.au

Interest rates quoted are annual percentage rates and are subject to change. The terms and conditions and fees and charges applicable to MyState's Business Savings, Transaction and Term Deposit Accounts are available in the booklet Terms and Conditions for Business Deposit Accounts and the Fees and Charges for Business Deposit Accounts. Where a tiered 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. Customers with balances of between \$500.00 and \$4,999.99 in the no longer offered Fixed Term Deposit Product (001) will automatically re-invest in the Term Deposit (006) product at the prevailing rate (currently 0.25% p.a.) unless customer instructions are received to the contrary.

MyState Business Banking and MyState Agribusiness are registered business names of MyState Financial Limited (MyState)  
ABN 89 067 729 195 AFSL 240896 Australian Credit Licence Number 240896  
A wholly owned subsidiary of MyState Limited ABN 26 133 623 962

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### TERM DEPOSIT ACCOUNTS

Term Deposit Account (006)

Term	\$5,000+
30 days	1.95%
60 days	3.75%
90 days	5.35%
4 months	3.50%
5 months	3.50%
6 months	5.55%
7 months	3.50%
8 months	3.50%
9 months	3.50%
10 months	3.50%
11 months	3.50%
12 months	5.20%
24 months	5.10%

Income Deposit Account (003)

Term	\$5,000+
12 months	5.10%
24 months	4.95%

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 Hobart Tasmania 7001  
 Email: [info@mystate.com.au](mailto:info@mystate.com.au)

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