

Interest Rates for Business Deposit Accounts

All interest rates effective
22 January 2019 unless otherwise stated.



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 Deposit Accounts & Electronic Banking.
- Fees and Charges Deposit Accounts.

You should read all these documents carefully before opening an account.

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 | 0.00% |
| \$20,000 - \$49,999 | 0.00% |
| \$50,000 - \$149,999 | 0.00% |
| \$150,000 - \$249,999 | 0.25% |
| \$250,000 - \$499,999 | 0.50% |
| \$500,000+ | 0.75% |

Premium Agribusiness Account

| Balance | Interest rate per annum |
|-----------------------|-------------------------|
| \$1 - \$9,999 | 0.00% |
| \$10,000 - \$19,999 | 0.00% |
| \$20,000 - \$49,999 | 0.00% |
| \$50,000 - \$149,999 | 0.00% |
| \$150,000 - \$249,999 | 0.25% |
| \$250,000 - \$499,999 | 0.50% |
| \$500,000+ | 0.75% |

Business Online Saver

| Balance | Interest rate per annum |
|---------------|-------------------------|
| \$1 - \$9,999 | 0.00% |
| \$10,000+ | 1.75% |

Agribusiness Online Saver

| Balance | Interest rate per annum |
|---------------|-------------------------|
| \$1 - \$9,999 | 0.00% |
| \$10,000+ | 1.75% |

Interest rates quoted are annual percentage rates and are subject to change. 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. The terms and conditions and fees and charges applicable to MyState Bank's Business Savings, Transaction and Term Deposit Accounts are available in the booklet *Terms and Conditions Deposit Accounts & Electronic Banking* and the *Fees and Charges Deposit Accounts*.

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Term Deposit Accounts

Regular Term Deposit Account

| Term | Interest rate per annum \$5,000+ |
|-----------|----------------------------------|
| 1 month | 1.25% |
| 2 months | 1.25% |
| 3 months | 2.60% |
| 4 months | 2.35% |
| 5 months | 2.60% |
| 6 months | 2.65% |
| 7 months | 2.65% |
| 8 months | 2.65% |
| 9 months | 2.70% |
| 10 months | 2.70% |
| 11 months | 2.70% |
| 12 months | 2.75% |
| 24 months | 2.80% |

Income Term Deposit

| Term | Interest rate per annum \$5,000+ | | |
|-----------|----------------------------------|-------------------------|---------------------------------------|
| | Interest paid monthly | Interest paid quarterly | Interest paid annually |
| 12 months | 2.50% | 2.50% | Regular term deposit paid at maturity |
| 24 months | 2.55% | 2.55% | 2.80% |
| 36 months | 2.70% | 2.70% | 2.90% |

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