

# Interest Rates for No Longer Offered Deposit Accounts

Formerly offered by The Rock as previously described in Product Schedule Part D: Deposit Interest Rates

**All interest rates effective**

23 September 2020 unless otherwise stated.



This document is part of the disclosure information for No Longer Offered 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 No Longer Offered Deposit Accounts (formerly offered by The Rock)
- Fees and Charges for No Longer Offered Deposit Accounts (formerly offered by The Rock)

You should read all these documents carefully before operating a No Longer Offered Deposit Account.

## Savings and Transaction Accounts

### Term Deposit Accounts

Term Deposit rates are per annum#

| Term                   | \$5,000+ |
|------------------------|----------|
| 1 month                | 0.15%    |
| 2 months               | 0.25%    |
| 3 months               | 0.65%    |
| 4 months               | 0.60%    |
| 5 months               | 0.60%    |
| 6 months               | 0.65%    |
| 7 months               | 0.65%    |
| 8 months               | 0.70%    |
| 9 months               | 0.65%    |
| 10 months              | 0.65%    |
| 11 months              | 0.65%    |
| 12 months <sup>^</sup> | 0.90%    |
| 24 months <sup>^</sup> | 1.00%    |
| 36 months <sup>^</sup> | 1.00%    |

### Senior's Platinum Account

| Balance        | Interest Rate per annum |
|----------------|-------------------------|
| \$1 - \$45,399 | 0.15% <sup>^^</sup>     |
| \$45,400 +     | 0.90% <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>     |

### Christmas Club Account

| Balance      | Interest Rate per annum |
|--------------|-------------------------|
| All balances | 0.20%                   |

### Fee Cruncher Account, 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 - \$40,999 | 0.15% <sup>^^</sup>     |
| \$41,000+          | 0.50% <sup>^^</sup>     |

### Online Saver Account

| Balance                       | Interest Rate per annum |
|-------------------------------|-------------------------|
| \$2,000 minimum <sup>**</sup> | 0.50%                   |

### Youth Account

| Balance      | Interest Rate per annum |
|--------------|-------------------------|
| All balances | 0.50%                   |

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## Cash Management Account

| Balance               | Interest Rate per annum |
|-----------------------|-------------------------|
| \$1 - \$4,999         | 0.00%^^                 |
| \$5,000 - \$19,999    | 0.00%^^                 |
| \$20,000 - \$99,999   | 0.15%^^                 |
| \$100,000 - \$399,999 | 0.25%^^                 |
| \$400,000+            | 0.50%^^                 |

## 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%^^                 |

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 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.