

SAVINGS

Everyday accounts Rate p.a.

Transaction Account ^{DB}	0.00%
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Savings Motivator

Highest variable rate available (includes standard interest + bonus interest)	0.75%
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Bonus interest	0.70%
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Standard interest	0.05%
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Calculated daily on whole balance, paid monthly on the last day of the month. Bonus rate applies where the balance has been retained and at least one deposit of \$1.00 or more has been made with no withdrawals during the month, otherwise the Standard Rate applies.

Money Market Account ^A

Up to and including \$49,999.99	0.05%
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Portion between \$49,999.99- \$99,999.99	0.15%
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Portion between \$99,999.99- \$499,999.99	0.55%
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Portion above \$499,999.99	0.70%
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Initial deposit and minimum balance \$5,000. Minimum deposits of \$1,000. Minimum withdrawal \$1,000. The interest rate is set weekly on a Monday. Limited access.

Christmas Club Account 0.30%

Withdrawals from 1 November to 31 January each year. Interest is calculated on the daily balance and paid annually on 30 November.

Lifestyle Account

Highest variable rate available (includes standard interest + bonus interest)	1.75%
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Bonus interest	1.15%
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Standard interest	0.60%
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Available to members aged 18-35. Only one account per membership. Calculated daily on the portion of the balance which falls within each of the tiers. Bonus interest is paid when you deposit a minimum of \$400 per month with no withdrawals otherwise, Standard Rate applies. Maximum account balance that bonus interest will be paid on is \$75,000. Limited to one account per membership.

Retirement Account ^{B**}

Up to and including \$3,000.00	0.20%
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Portion between \$3,000.00- \$49,200.00	0.50%
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Portion between \$49,200.00 - \$250,000.00	1.00%
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Portion above \$250,000.00	1.50%
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Pensioner Aware Account ^{B***}

Up to and including \$1,999.99	0.05%
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Portion between \$1,999.99- \$49,200.00	0.50%
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Portion above \$49,200.00	1.50%
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Joint Pensioner Aware Account ^{B***}

Up to and including \$1,999.99	0.05%
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Portion between \$1,999.99- \$81,600.00	0.50%
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Portion above \$81,600.00	1.50%
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Online accounts Rate p.a.

Emoney Account ^A

\$0 - \$249,999.99	0.20%
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\$249,999.99 and over	1.25%
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Direct Saver ^B

Up to and including \$2,999.99	0.10%
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Portion above \$2,999.99 - over	0.60%
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iNet Saver Account

Up to and including \$1,999.99	0.05%
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Portion above \$2,000.00 - over	0.75%
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Bonus interest (up to \$500,000)	0.60%
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Calculated daily on whole balances and paid monthly. Bonus rate available for balances up to \$500,000. All accounts receive interest at the standard rate, bonus interest for first 4 months for new account holders. Bonus interest available for a limited time.

Kids account

Young Saver Account ^{B**}

Up to and including \$5,000.00	2.75%
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Portion between \$5,000.00 - \$10,000.00	1.25%
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Portion above \$10,000.00	0.01%
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Business accounts

Premier Business Account ^A

Up to and including \$9,999.99	0.00%
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Portion above \$9,999.99	0.05%
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Paid quarterly

iNetSaver Business Account ^A

Up to and including \$1,999.99	0.05%
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Portion \$2,000.00 - over	0.75%
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Interest calculations and when interest is credited

Interest Calculations

DB: Calculated daily on whole balance paid monthly on the last day of the month unless otherwise stated.

Interest Tiers

A: Calculated daily on the whole balance based on the rate applicable for the balance tier and paid monthly on the last day of the month unless otherwise stated.

B: Calculated daily on the portion of the balance which falls within each of the tiers and paid monthly on the last day of the month unless otherwise stated.

Things you should know

- ** To be eligible for this account you must be aged 60 and over.
- *** To be eligible for this account you must be a pensioner or a self funded retiree.
- ++ Maximum account balances for Young Saver accounts are capped at \$10,000. A savings account available to members aged 12 to 17 years. Account is also available to members under 12 years of age, where the membership is held in the parents' name in trust for the young member. Interest is calculated on the daily balance and paid monthly. Only one account per membership.

Rates subject to change. Terms, conditions, fees & charges apply and are available on application. Refer to our "Fees & Charges and Transaction Limits" for details. These Deposit Interest Rates form part of the Australian Mutual Bank Ltd "Account & Access Facility Terms & Conditions of Use" and are to be read in conjunction with "Summary of Accounts & Availability of Access Facilities"

TERM DEPOSITS

Interest paid on maturity p.a.

	Under \$5,000 no new deposits	\$5,000 - \$99,999.99	\$100,000 - \$249,999.99	\$250,000 - \$999,999.99
3-4 months	0.75%	1.40%	1.50%	1.55%
5-12 months	0.75%	1.35%	1.45%	1.50%
13-36 months	0.75%	1.25%	1.35%	1.40%

Term Deposit Information

Interest rates are on a per annum (p.a.) basis.

Different Terms available at request

Retail deposits only. Amounts of \$1,000,000 or more are by acceptance and rates will be negotiated

Interest will be credited at maturity and annually for terms over 12 months. Terms greater than 3 months can be paid monthly or fortnightly at a rate of 0.15% p.a. below the published rates. Interest will only be compounded to the principal at maturity. Interest payments made other than on maturity will be credited to an allocated savings account or transferred electronically to a previously agreed external account.

Early redemption rate: 0.50%