

# AMB Legacy Deposit Interest Rates Schedule

## SAVINGS

Everyday accounts	Rate p.a.
Savings Accelerator <sup>DB</sup>	0.75%
Allied Social Club <sup>DB</sup>	0.20%
Super Saver Club <sup>DB</sup>	0.20%
BU Teenager Account <sup>DB</sup>	0.20%
Mortgage secured overdraft	0.00%
Hi-value 7 Day Access Account <sup>A</sup>	
\$0 - \$10,000.00	0.05%
\$10,000.01 - \$20,000.00	0.15%
\$20,000.01 - \$50,000.00	0.20%
Real Interest Account <sup>A</sup>	
Under \$2,000.00	0.00%
\$2,500.00 and over	0.10%
EMB Cash Management <sup>A</sup>	
Under \$50,000.00	0.05%
\$50,000.00- \$99,999.99	0.15%
\$100,00.00 and over	0.55%

Cash Management Account <sup>A</sup>	
\$0 - \$10,000.00	0.00%
\$10,000.01 - \$49,999.99	0.05%
\$50,000.0 - \$249,999.99	0.05%
\$250,000.00 and over	0.10%
Investment Account <sup>A</sup>	
Under \$1,000.00	0.05%
\$1,000.00 and over	0.50%
Edvest Account <sup>B</sup>	
Under \$30,000.00	0.05%
Portion above \$30,000.00	0.10%
Kids accounts	
Kick Start Saver <sup>B++</sup>	
Up to and including \$5,000.00	3.75%
Portion between \$5,000.00 - \$10,000.00	1.25%
Portion above \$10,000.00	0.01%

### 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

All products listed on this AMB Legacy Deposit Interest Rate Schedule are no longer offered as new product.

++ 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".