

### Savings Accounts

Money Market Account	Rate p.a.
\$50,000 plus	3.50%

*Interest is calculated daily on the whole balance and paid monthly.*

Home Loan Offset Account	Rate p.a.
All balances	2.25%

*100% of the Home Loan Offset Account balance is offset against the linked home loan, providing a minimum balance of \$500 is maintained during the month.*

Double Interest Saver	Rate p.a.	
	No bonus	With bonus
\$0 - \$4,999	1.35%	2.70%
\$5,000 - \$19,999	1.75%	3.50%
\$20,000 plus	1.85%	3.70%

*Interest is calculated daily on the whole balance and paid monthly.*

First Home Saver Account	Rate p.a.
\$0 - \$4,999	4.50%
\$5,000 plus	4.50%

*Interest is calculated daily on the whole balance and paid monthly.*

### Term Deposits

Farm Management Deposit	
Amount	12 Months
\$1,000 - \$4,999	6.25% p.a.
\$5,000 - \$19,999	6.25% p.a.
\$20,000 - \$49,999	6.25% p.a.
\$50,000 plus	6.25% p.a.

*Interest is calculated daily and paid six-monthly.*

Interest rates are subject to change without notice. Full terms, conditions fees and charges are available in our Product Guide, Fees and Charges booklets and the supplemental terms applicable to the accounts which are available upon request.