



# Interest Rates



Interest Rate		Interest Rate																																																
LENDING RATES		DEPOSIT RATES																																																
<b>Prime Lending Rate</b>		<b>Freedom Investment Account<sup>1</sup></b>																																																
6.50%		<table><tr><th rowspan="2">Interest Payout Frequency</th><th colspan="5">Terms</th></tr><tr><th>12 months</th><th>24 months</th><th>36 months</th><th>48 months</th><th>60 months</th></tr><tr><td>Fortnightly</td><td>2.23%</td><td>2.47%</td><td>2.71%</td><td>2.96%</td><td>2.96%</td></tr><tr><td>Monthly</td><td>2.23%</td><td>2.47%</td><td>2.72%</td><td>2.96%</td><td>2.96%</td></tr><tr><td>Quarterly</td><td>2.23%</td><td>2.48%</td><td>2.72%</td><td>2.97%</td><td>2.97%</td></tr><tr><td>6-monthly</td><td>2.24%</td><td>2.48%</td><td>2.73%</td><td>2.98%</td><td>2.98%</td></tr><tr><td>Annually</td><td>2.25%</td><td>2.50%</td><td>2.75%</td><td>3.00%</td><td>3.00%</td></tr><tr><td>Maturity</td><td>2.25%</td><td>2.50%</td><td>2.75%</td><td>3.00%</td><td>3.00%</td></tr></table>		Interest Payout Frequency	Terms					12 months	24 months	36 months	48 months	60 months	Fortnightly	2.23%	2.47%	2.71%	2.96%	2.96%	Monthly	2.23%	2.47%	2.72%	2.96%	2.96%	Quarterly	2.23%	2.48%	2.72%	2.97%	2.97%	6-monthly	2.24%	2.48%	2.73%	2.98%	2.98%	Annually	2.25%	2.50%	2.75%	3.00%	3.00%	Maturity	2.25%	2.50%	2.75%	3.00%	3.00%
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		Minimum opening balance \$10,000.00. Maximum opening balance \$200,000.00.																																																
<b>Business Banking</b>		<b>Parenthood Assistance Assistance<sup>1</sup></b>																																																
Indicator Lending Rate		Balances \$0 to \$499.99 0.15%																																																
10.45%		Balances \$500 and over 0.25%																																																
		Minimum opening balance \$1,000.00. Minimum operating balance \$500.00.																																																
<b>Personal Cheque Account</b>		<b>MoneyZONE Account</b>																																																
Unarranged Overdraft Rate		Balances \$0 to \$499.99 0.15%																																																
16.25%		Balances \$500 and over 0.25%																																																
		Minimum opening balance \$5.00. Minimum operating balance nil.																																																
<b>Interest Bearing Cheque Account - Commercial</b>		<b>TranXact Account</b>																																																
Unarranged Overdraft Rate		Balances \$0 to \$499.99 0.15%																																																
Base Rate		Balances \$500 and over 0.25%																																																
17.50%		Minimum opening balance \$10.00. Minimum operating balance nil.																																																
<b>Business Cheque Account</b>		<b>ProSaver EasyCard Account</b>																																																
Unarranged Overdraft Rate		Balances \$200 to \$1,999.99 0.15%																																																
Base Rate		Balances \$2,000 and over 0.25%																																																
10.45%		Minimum opening balance \$10.00. Minimum operating balance nil.																																																
<b>Orbit Account<sup>1</sup></b>		<b>ClassicSaver Account</b>																																																
Credit Interest: Balances \$200 - \$1,999.99 0.25%		All Balances 0.25%																																																
Balances \$2,000 and over 0.40%		Minimum opening balance \$10.00. Minimum operating balance nil.																																																
Debit Interest Rate 8.75%		<b>EasySaver Account</b>																																																
		All Balances 0.25%																																																
		Bonus Interest 0.50%																																																
		Bonus Interest is paid on a monthly basis on balances ≥ \$10 and ≤ \$200,000 with at least one deposit totalling \$10.00 and no withdrawals during the month. Minimum opening balance \$10.00. Minimum operating balance nil.																																																
<b>Home Loan</b>		<b>Passbook Account<sup>1</sup></b>																																																
<b>EasyHome Loan</b>		Balances \$200 to \$1,999.99 1.15%																																																
1 Years Fixed Rate 4.10%		Balances \$2,000 and over 0.25%																																																
2 Years Fixed Rate 4.90%		Minimum opening balance \$100.00. Minimum operating balance nil.																																																
Variable Rate effective 6.45%		<b>ProSaver Passbook Account<sup>1</sup></b>																																																
		Balances \$200 to \$1,999.99 0.15%																																																
		Balances \$2,000 and over 0.25%																																																
		Minimum opening balance \$10.00. Minimum operating balance nil.																																																
<b>EasyHome Investment Loan</b>		<b>ProSaver Cheque Account<sup>1</sup></b>																																																
1 year Fixed Interest Rate 4.50%		All Balances 0.25%																																																
2 years Fixed Interest Rate 5.70%		Minimum opening deposit \$50.00. Maximum opening deposit \$30,000.00. Maximum operating balance \$30,000.00																																																
Variable Rate effective 7.25%		<b>SMART Business Savings<sup>1</sup></b>																																																
		\$0 - \$49,999.99 0.25%																																																
		\$50,000 - \$99,999.99 0.50%																																																
		\$100,000.00 - \$199,999.99 0.75%																																																
		\$200,000 and over 1.00%																																																
		Minimum Opening Balance - \$10.00. Minimum operating balance nil.																																																
<b>RateSaver Personal Home Loan<sup>1</sup></b>		<b>Non Profit Organisation Cheque Account</b>																																																
Owner Occupied		All Balances 0.10%																																																
Variable Interest Rate 8.50%		Minimum opening balance \$250.00. Minimum operating balance nil.																																																
		<b>Retail Term Deposit</b>																																																
<b>RateSaver Residential Investment Home Loan<sup>1</sup></b>		1 month 0.10% p.a.																																																
Not Owner Occupied		3 months 0.10% p.a.																																																
Variable Interest Rate 8.50%		6 months 0.10% p.a.																																																
		9 months 0.20% p.a.																																																
		12 months 0.30% p.a.																																																
		15 months 0.30% p.a.																																																
		18 months 0.30% p.a.																																																
		24 months 1.00% p.a.																																																
		36 months 0.30% p.a.																																																
		48 months 0.30% p.a.																																																
		60 months 0.30% p.a.																																																
		Minimum opening balance \$1,000.00. Maximum opening balance \$200,000.00.																																																
<b>Personal Loan</b>																																																		
Secured 14.75%																																																		
Secured by Mortgage 10.50%																																																		
Secured by Term Deposit (100% cash cover) 9.75%																																																		
Unsecured <sup>1</sup> 17.25%																																																		
Easy Unsecured 18.25%																																																		
Cyclone Repair Loan <sup>1</sup> 4.50%																																																		
<b>Motor Vehicle Loan</b>																																																		
9.20%																																																		
<b>Retail Installment Loan</b>																																																		
Reference Rate 13.75%																																																		
<b>Micro-Credit Loan</b>																																																		
19.25%																																																		
<b>SMART Business<sup>1</sup></b>																																																		
SMART Business Term Loan																																																		
Partially Secured 13.00%																																																		
Fully Secured 13.00%																																																		
SMART Business Asset Loan 15.45%																																																		
SMART Business Unsecured Personal Loan 17.50% - 25.50%																																																		
<b>Credit Cards</b>																																																		
VISA Essential 20.75%																																																		
VISA Gold 20.75%																																																		
VISA Gold Advantage 20.75%																																																		
<b>Base Lending Rate (Mar 2025 Quarter)</b>																																																		
1.39%																																																		

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