

Deposit Interest Rates Schedule



SAVINGS

Everyday accounts	Rate p.a.
Transaction Account ^{AA}	
\$0 - \$19,999.99	0.00%
\$20,000.00 and over	0.00%
Pensioner Aware Account ^{B ***^}	
\$0 - \$1,999.99	0.01%
\$2,000.00 - \$49,200.00	1.30%
Portion above \$49,200.00	1.70%
Kids accounts	Rate p.a.
Young Saver Account ^{B++^}	
\$0 - \$5,000.00	4.75%
\$5,000.01 - \$10,000.00	1.95%
Portion above \$10,000.00	0.01%
Bonus saver accounts	Rate p.a.
Savings Motivator ^C	
Highest rate available (includes standard interest + bonus interest)	3.90%
Bonus interest	3.55%
Standard interest	0.35%

Online accounts	Rate p.a.
iNet Saver Account ^A	
\$0 - \$1,999.99	1.90%
\$2,000.00 and over	1.90%
Business accounts	Rate p.a.
Premier Business Account ^{AA}	
\$0 - \$9,999.99	0.00%
\$10,000.00 and over	0.01%
iNetSaver Business Account ^A	
\$0 - \$1,999.99	1.90%
\$2,000.00 and over	1.90%

Interest calculations and when interest is credited

Interest Calculations and 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.
C:	Calculated daily on whole balances. Bonus rate applies where the balance has been retained and at least one processed deposit of \$1.00 or more has been made with no withdrawals during the month, otherwise the Standard Rate applies. Noting that as a result of end of month processing requirements, transactions received after 12 pm (AEST) on the last day of the month may be processed the following day impacting bonus interest eligibility.

Things you should know

***	To be eligible for this account you must be a pensioner or a self funded retiree.
++	A savings account available to members aged 12 to under 18 years of age. Account is also available to members under 12 years of age, where the membership is held in the parent or guardian name in trust for the young member. Interest is calculated on the daily balance and paid monthly. Only one account per child. Eligibility on access facilities may apply depending on the child's age.
^	Interest on overdrawn accounts is calculated daily on the closing balance. Our current overdrawn rate of interest is 14.46% p.a.

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".

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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 months	1.50%	2.95%	3.00%	3.05%
4 months	1.50%	3.00%	3.05%	3.10%
5 months	1.50%	3.70%	3.75%	3.80%
6 months	1.65%	3.40%	3.45%	3.50%
7 months	1.55%	3.40%	3.45%	3.50%
8 months	1.55%	3.40%	3.45%	3.50%
9 months	1.55%	3.40%	3.45%	3.50%
10 months	1.55%	3.35%	3.40%	3.45%
11 months	1.55%	3.35%	3.40%	3.45%
12 months	1.75%	3.35%	3.40%	3.45%
13-15 months	1.75%	3.00%	3.05%	3.10%
16-18 months	1.75%	3.00%	3.05%	3.10%
19-21 months	1.75%	3.00%	3.05%	3.10%
22-24 months	1.75%	3.00%	3.05%	3.10%
25-30 months	1.75%	3.00%	3.05%	3.10%
31-36 months	1.75%	3.00%	3.05%	3.10%

Term Deposit Information

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

Different Terms available on 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 0.10% 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: 0.05%.