

Savings Accounts

Money Market Account	Rate p.a.
\$0 - \$49,999	0.00%
\$50,000 plus	0.40%

Interest is calculated daily on the whole balance and paid on the last day of each month

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.

Everyday 55 Account	Rate p.a.
\$0 - \$4,999	0.01%
\$5,000 - \$48,599	0.15%
\$48,600 plus	0.40%

Interest is calculated daily on portions of the balance within each tier. Interest is paid on the last day of each month.

Car Budget Account	Rate p.a.
\$0 - \$2,500	100% of the linked loan account interest rate
\$2,501 plus	0.00%

No credit interest paid. Instead the account balance offsets the outstanding balance of a linked loan up to a maximum balance of \$2,500.

Home Saver Account	Rate p.a.		
	Base	Bonus	Total
All balances	0.05%	1.00%	1.05%

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

To qualify for bonus interest, a minimum deposit of \$100 and no withdrawals must be made in the same calendar month.

Double Interest Saver	Rate p.a.	
	No bonus	With bonus
\$0 - \$4,999	0.10%	0.20%
\$5,000 plus	0.25%	0.50%

Interest is calculated daily on the whole balance and paid on the last day of each month.

To qualify for bonus interest, there must be no withdrawals from the account during the calendar month.

Bonus Saver Account	Rate p.a.	
	Base	With bonus
\$0 - \$4,999	0.01%	0.20%
\$5,000 plus	0.01%	0.50%

Interest is calculated daily on the whole balance and paid on the last day of each month.

To qualify for bonus interest, a minimum deposit of \$20 and no more than one withdrawal must occur in the same calendar month.

Cash Management Account	Rate p.a.
\$0 - \$4,999	0.01%
\$5,000 - \$49,999	0.05%
\$50,000 - \$199,999	0.10%
\$200,000 plus	0.15%

Interest is calculated daily on the whole balance and paid on the last day of each month.

Christmas Club Account	Rate p.a.
All balances	0.25%

Interest is calculated daily on whole balance and paid annually on 31 October.

Junior Savers Club Account	Rate p.a.
All balances	0.75%

Interest is calculated daily on the whole balance and paid annually on 31 May.

Junior Saver Bonus Account	Rate p.a.		
	Base	Bonus	Total
\$0 - \$4,999	0.75%	0.75%	1.50%
\$5,000 plus	0.00%	0.75%	0.75%

Interest is calculated daily on portions of the balance within each tier.

Interest is paid on the last day of each month.

To qualify for bonus interest, a minimum deposit of \$2 and no more than 2 withdrawals must occur in the same calendar month.

Term Deposits

Interest Paid at Maturity				Interest Paid Annually				
Amount	3 Months	6 Months	9 Months	1 Year	2 Years	3 Years	4 Years	5 Years
\$0 - \$2,000	0.35%	0.35%	0.35%	0.45%	0.40%	0.40%	0.40%	0.40%

Interest Paid Monthly						
Amount				1 Year	2 Years	3 Years
\$0 - \$2,000				0.35%	0.30%	0.30%

Interest on all term deposits is calculated daily on the whole balance in the account and paid into a Beyond Bank Australia Savings Account of your choice. New term deposits with a balance less than \$2,000 are not available. However, existing term deposit holders with a balance less than \$2,000 may continue to renew their term deposit at the rates listed above.

GOVERNMENT GUARANTEED DEPOSITS. Account holders may be covered by the Commonwealth Government's Financial Claim Scheme. Deposits are subject to a limit. For more information on the Financial Claims Scheme, please contact us. Interest rates are subject to change without notice. Full terms, conditions fees and charges are available in our Product Guide, Fees and Charges booklet and the supplemental terms applicable to the accounts which are available upon request.