

## Savings Accounts

<b>Access Savings Account / All-In-One Account / Wealth Accumulation Account</b>		<b>Rate p.a.</b>
All balances		0.05%

*Interest is calculated daily on the whole balance and paid six monthly on 31 May and 30 November.*

<b>Freestyler Account</b>		<b>Rate p.a.</b>
All Balances		0.05%

*Interest is calculated daily on the whole balance and paid quarterly on 31 March, 30 June, 30 September, 31 December.*

<b>Retirement Account</b>		<b>Rate p.a.</b>
\$0 - \$1,999		1.00%
\$2,000 - \$44,600		3.00%
\$44,601 plus		4.50%

*Interest is calculated daily on portions of balance and paid monthly.*

<b>Mortgage Offset</b>		<b>Rate p.a.</b>
All balances	100% of the linked loan account interest rate	

*Available for Mortgage Offset Accounts opened after 1 December 2010. 100% of the Mortgage Offset Account balance is offset providing a minimum balance of \$500 is maintained during the month.*

<b>Junior Savers Club Account</b>		<b>Rate p.a.</b>
All balances		3.00%

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

<b>BU Savings Account</b>		<b>Rate p.a.</b>
All balances		3.00%

*Interest is calculated daily on the whole balance and paid quarterly on 31 March, 30 June, 30 September, 31 December.*

<b>monEsaver Internet Savings Account</b>		<b>Rate p.a.</b>
\$0 - \$4,999		0.05%
\$5,000 - \$199,999		4.60%
\$200,000 plus		4.70%

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

	<b>Bonus Saver Account</b>		<b>Rate p.a.</b>
	No bonus	With bonus	
\$0 - \$4,999	0.05%	2.70%	
\$5,000 - \$19,999	0.05%	3.50%	
\$20,000 plus	0.05%	3.70%	

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

<b>Cash Management Account / Community Account</b>		<b>Rate p.a.</b>
\$0 - \$4,999		0.05%
\$5,000 - \$19,999		1.25%
\$20,000 - \$49,999		2.50%
\$50,000 - \$99,999		3.00%
\$100,000 - \$199,999		3.40%
\$200,000 plus		3.75%

*Interest is calculated daily on the whole balance and paid monthly. Cash Management Account minimum opening deposit is \$1,000.*

<b>Community Reward Account</b>		<b>Rate p.a.</b>
\$0 - \$4,999		3.00%
\$5,000 - \$199,999		3.60%
\$200,000 plus		3.70%

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

<b>Christmas Club Account</b>		<b>Rate p.a.</b>
All balances		1.75%

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

## Term Deposits

Amount	Interest paid at maturity			Interest paid annually				
	3 Months	6 Months	9 Months	1 Year	2 Years	3 Years	4 Years	5 Years
\$500 - \$4,999	2.00% p.a.	2.00% p.a.	2.00% p.a.	4.55% p.a.	3.00% p.a.	3.00% p.a.	3.00% p.a.	3.00% p.a.
\$5,000 - \$19,999	5.10% p.a.	5.05% p.a.	4.20% p.a.	5.00% p.a.	5.05% p.a.	5.10% p.a.	5.10% p.a.	5.10% p.a.
\$20,000 - \$49,999	5.20% p.a.	5.15% p.a.	4.65% p.a.	5.10% p.a.	5.10% p.a.	5.20% p.a.	5.20% p.a.	5.20% p.a.
\$50,000 plus	5.20% p.a.	5.20% p.a.	4.75% p.a.	5.10% p.a.	5.10% p.a.	5.30% p.a.	5.30% p.a.	5.30% p.a.

Amount	Interest paid monthly					
	1 Year	2 Years	3 Years			
\$500 - \$4,999	4.45% p.a.	3.00% p.a.	3.00% p.a.			
\$5,000 - \$19,999	4.90% p.a.	4.95% p.a.	5.00% p.a.			
\$20,000 - \$49,999	5.00% p.a.	5.00% p.a.	5.10% p.a.			
\$50,000 plus	5.00% p.a.	5.00% p.a.	5.20% p.a.			

*Interest on all term deposits is calculated daily on the whole balance in the account and paid into a Community CPS Australia Savings Account of your choice.*

**GOVERNMENT GUARANTEED DEPOSITS.** Account holders may be covered by the Commonwealth Government's Financial Claims 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 and Fees and Charges booklets. These booklets are available upon request or from our website, and will be provided when you open an account. Before acquiring an account, you should consider whether the product is appropriate for you.