

## Personal Accounts

Issue date: 1 March 2021

### Transaction Accounts

Account Name	Account Balance	Interest Rate % p.a.
All Purpose	\$1 +	0.01%
Essential	\$1 +	NIL
Passbook Savings	\$1 +	0.01%
Retirement Account*	\$1 - \$1,999	0.01%
	\$2,000 - \$49,200	0.05%
	\$49,201 +	0.65%
Clancy Koala	\$1 +	0.01%
	Bonus Rate**	0.74%
Flexible Loan Offset	\$1 +	NIL

### Savings Accounts

Account Name	Account Balance	Interest Rate % p.a.
iSave	\$1 +	0.50%
Reward Saver	\$1 +	0.01%
	Bonus Rate**	0.69%

\* Interest calculated on a strata basis.

\*\* Must deposit at least \$10 per month and make no withdrawals in the month to achieve bonus rate.

Unapproved debit balances incur interest at 15.90% p.a. calculated daily on full closing balance and debited on the last calendar day of each month.

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