

Deposit Interest Rates

Effective 1 August 2022

Transaction Accounts	Balance	Rate (%p.a.)
Access Account	\$0 +	Nil
Everyday Account/Pink Everyday Account	\$0 +	Nil
Junior Saver	\$0 +	0.50
Student Starter	\$0 +	Nil
Retirement Plus	Balance up to \$9,999	0.05
	Balance between \$10,000 - \$99,999	0.25
	Balance greater than \$100,000	0.50
Community Account	\$0 +	Nil

Savings Accounts	Balance	Rate (%p.a.)
Money Market	\$0 - \$9,999	Nil
	\$10,000 - \$99,999	0.10
	\$100,000 +	0.25
Bonus Saver	Regular interest	0.05
	Bonus interest	0.80
	Maximum interest	0.85
Christmas Cracker	\$0 +	0.50
Matrimoney	\$0 +	0.50

Business Accounts	Balance	Rate (%p.a.)
FirstBiz Access Account	\$0 +	Nil
FirstBiz Online Savings	\$0 - \$499,999	0.10
	\$500,000 +	0.30

Interest rates quoted are effective as at the date shown and may be varied at any time.

Fees, charges, terms and conditions apply – details available on application.

For more information contact us on **1300 13 22 77** or visit communityfirst.com.au

For information on your account call our 24 hour Account Enquiry Service on **1300 13 16 99**.

Term Deposit Interest Rates

Effective 1 August 2022

Terms (in months)	\$5,000 - \$49,999 (Rate %p.a.)			\$50,000 - \$99,999 (Rate %p.a.)			\$100,000 - \$249,999 (Rate %p.a.)		
	Monthly	On Maturity	Annual	Monthly	On Maturity	Annual	Monthly	On Maturity	Annual
3-5	0.70	0.80	n/a	0.70	0.80	n/a	0.70	0.80	n/a
6-11	0.90	1.00	n/a	0.90	1.00	n/a	0.90	1.00	n/a
12-23	1.40	n/a	1.50	1.40	n/a	1.50	1.40	n/a	1.50
24-35	1.25	n/a	1.35	1.25	n/a	1.35	1.25	n/a	1.35
36	1.25	n/a	1.35	1.25	n/a	1.35	1.25	n/a	1.35

- If you would like to invest \$250,000 or more, Community First will negotiate a rate with you
- Interest paid monthly cannot be compounded onto the investment

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