

Deposit Interest Rates

Transaction accounts	Balance	Rate
Everyday/Pink Everyday	\$0+	Nil
Wildlife Saver	Up to and including \$10,000	2.50% p.a.
	Over \$10,000	Nil
Everyday Plus	Balance up to \$9,999	0.10% p.a.
	Balance between \$10,000 - \$99,999	0.75% p.a.
	Balance greater than \$100,000	1.75% p.a.

Savings accounts	Balance	Rate
Online Saver	Up to and including \$100,000	1.00% p.a.
	Over \$100,000	Nil
Goal Saver	Regular interest (balances up to and including \$3 million)	0.05% p.a.
	Bonus interest (balances up to and including \$3 million)	3.55% p.a.
	Maximum interest (balances up to and including \$3 million)	3.60% p.a.
	Balances over \$3 million	Nil
Santa Saver	\$0 - \$30,000	4.10% p.a.

Business accounts	Balance	Rate
FirstBiz Access	\$0+	Nil
FirstBiz Online Savings	Total balance up to \$49,999	2.50% p.a.
	Total balance \$50,000 - \$499,999	2.00% p.a.
	Total balance \$500,000 and over	1.50% p.a.
Community account	\$0+	Nil

Term Deposit Interest Rates

		Term				
		3 months	6 months	12 months	2 years	3 years
\$5,000-\$49,999 (Rate %p.a.)	Monthly	3.85	3.85	3.85	3.20	3.05
	On maturity	3.95	3.95	n/a	n/a	n/a
	Annual	n/a	n/a	3.95	3.30	3.15
\$50,000-\$99,999 (Rate %p.a.)	Monthly	3.85	3.85	3.85	3.20	3.05
	On maturity	3.95	3.95	n/a	n/a	n/a
	Annual	n/a	n/a	3.95	3.30	3.15
\$100,000-\$249,999 (Rate %p.a.)	Monthly	3.95	3.95	3.95	3.30	3.15
	On maturity	4.05	4.05	n/a	n/a	n/a
	Annual	n/a	n/a	4.05	3.40	3.25
\$250,000-\$1,000,000 (Rate %p.a.)	Monthly	3.95	3.95	3.95	3.30	3.15
	On maturity	4.05	4.05	n/a	n/a	n/a
	Annual	n/a	n/a	4.05	3.40	3.25

| If you would like to invest over \$1 million, Community First will negotiate a rate with you.

| Interest paid monthly cannot be compounded onto the investment.