

# Deposit Interest Rates

| Transaction accounts   | Balance                             | Rate       |
|------------------------|-------------------------------------|------------|
| Everyday/Pink Everyday | \$0+                                | Nil        |
| Wildlife Saver         | Up to and including \$10,000        | 3.25% p.a. |
|                        | Over \$10,000                       | Nil        |
| Everyday Plus          | Balance up to \$9,999               | 0.10% p.a. |
|                        | Balance between \$10,000 - \$99,999 | 1.50% p.a. |
|                        | Balance greater than \$100,000      | 2.50% p.a. |

| Savings accounts | Balance                                                        | Rate       |
|------------------|----------------------------------------------------------------|------------|
| Online Saver     | Up to \$249,999                                                | 3.25% p.a. |
|                  | \$250,000-\$1,000,000                                          | 3.75% p.a. |
|                  | Over \$1,000,000                                               | Nil        |
| Goal Saver       | Regular interest<br>(balances up to and including \$7 million) | 0.05% p.a. |
|                  | Bonus interest<br>(balances up to and including \$7 million)   | 4.30% p.a. |
|                  | Maximum interest<br>(balances up to and including \$7 million) | 4.35% p.a. |
|                  | Balances over \$7 million                                      | Nil        |
| Santa Saver      | \$0 - \$30,000                                                 | 4.85% p.a. |

| Business accounts     | Balance                            | Rate       |
|-----------------------|------------------------------------|------------|
| FirstBiz Access       | \$0+                               | Nil        |
| FirstBiz Online Saver | Total balance up to \$49,999       | 3.25% p.a. |
|                       | Total balance \$50,000 - \$499,999 | 2.75% p.a. |
|                       | Total balance \$500,000 and over   | 2.25% 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<br>(Rate %p.a.)      | Monthly     | 4.75     | 4.90     | 5.05      | 4.65    | 4.65    |
|                                       | On maturity | 4.85     | 5.00     | n/a       | n/a     | n/a     |
|                                       | Annual      | n/a      | n/a      | 5.15      | 4.75    | 4.75    |
| \$50,000-\$99,999<br>(Rate %p.a.)     | Monthly     | 4.75     | 4.90     | 5.05      | 4.65    | 4.65    |
|                                       | On maturity | 4.85     | 5.00     | n/a       | n/a     | n/a     |
|                                       | Annual      | n/a      | n/a      | 5.15      | 4.75    | 4.75    |
| \$100,000-\$249,999<br>(Rate %p.a.)   | Monthly     | 4.85     | 5.00     | 5.15      | 4.65    | 4.65    |
|                                       | On maturity | 4.95     | 5.10     | n/a       | n/a     | n/a     |
|                                       | Annual      | n/a      | n/a      | 5.25      | 4.75    | 4.75    |
| \$250,000-\$1,000,000<br>(Rate %p.a.) | Monthly     | 4.85     | 5.00     | 5.15      | 4.65    | 4.65    |
|                                       | On maturity | 4.95     | 5.10     | n/a       | n/a     | n/a     |
|                                       | Annual      | n/a      | n/a      | 5.25      | 4.75    | 4.75    |

| 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.