



Deposit Interest Rates

Product Schedule Part D

Interest rates effective
28 July 2017

Term Deposit Interest Rates per annum[#]

	1 Month	2 Months	3 Months	4 Months	5 Months	6 Months	7 Months
\$5,000+	1.25%	1.25%	1.50%	2.35%	1.50%	2.50%	1.50%
	8 Months	9 Months	10 Months	11 Months	12 Months [^]	24 Months [^]	36 Months [^]
	1.50%	1.50%	1.50%	1.50%	2.60%	2.65%	2.70%

[^]For these terms, interest can be paid other than on maturity. Where this occurs the interest rate quoted will be reduced by 0.20%.

No Longer Offered Term Deposit Interest Rates per annum^{#*}

	1 - 36 Months
\$0 - \$4,999	1.25%

Transaction and Savings Accounts	Interest Rate per annum
The Only Account	
All balances	0.00%
Fee Cruncher Account	
All balances	0.00%
Business Account	
Portion \$1 - \$49,999	0.00% ^{^^}
Portion \$50,000 +	0.00% ^{^^}
Offset Account	
Interest rate equal to rate applicable on loan account.	
Online Saver Account	
\$2,000 minimum ^{**}	1.40%
Senior's Platinum Account	
Portion \$1 - \$45,399	1.25% ^{^^}
Portion \$45,400 +	2.50% ^{^^}
Youth Account	
Balances \$1 - \$499	0.25%
Balances \$500 - \$2,499	0.25%
Balances \$2,500 - \$4,999	0.25%
Balances \$5,000 +	0.50%
Christmas Club Account	
All balances	0.25%

No Longer Offered Accounts	Interest Rate per annum
Senior's Account	
Portion \$1 - \$1,999	0.00% ^{^^}
Portion \$2,000 - \$41,999	0.25% ^{^^}
Portion \$42,000 +	1.00% ^{^^}
Passbook Savings	
All balances	0.00%
Cash Management Account	
Portion \$1 - \$4,999	0.00%
Portion \$5,000 - \$19,999	0.00%
Portion \$20,000 - \$99,999	0.25%
Portion \$100,000 - \$399,999	1.00%
Portion \$400,000 +	1.50%
Savings Investment Account	
Balances \$1 - \$499	0.00% ^{^^}
Balances \$500 - \$19,999	0.00% ^{^^}
Balances \$20,000 - \$49,999	0.00% ^{^^}
Balances \$50,000 - \$99,999	0.00% ^{^^}
Balances \$100,000 +	0.00% ^{^^}

Important Information

This flyer only provides an indication of interest rates offered and does not constitute the product's full terms and conditions. Full details of terms and conditions, fees and charges are set out in the relevant Product Schedules, available at therock.com.au, by calling us on 1800 806 645 or at any branch or mini-branch.

All interest rates are quoted per annum. Interest is calculated and accrued on a daily basis.

[#] Early withdrawals from fixed term deposits will result in interest of 1% p.a. being earned on those funds being withdrawn. This interest will be applied from the beginning of the term to the time monies are withdrawn. The balance of monies remaining in the term deposit for the full period will continue to earn the agreed rate of interest. A break fee will also apply to early withdrawal of term deposit funds.

^{**}\$2,000 minimum balance required to qualify for interest. Interest paid on whole balance.

^{^^}The interest rate paid on each "portion" tier applies to the portion of each day's final daily closing balance which is in that tier.