

This Savings Interest Rate Schedule together with the Financial Services Guide, General Terms and Conditions and the Schedule of Fees and Charges form the Product Information for all of the accounts listed below.

Transaction Accounts			
Everyday, Everyday Basic & Community First		Business Plus	
Balance	Annual Interest Rate	Balance	Annual Interest Rate
\$0 and above	0%	\$0 and above	0%

Young at Heart		Youth Accounts	
Gold Class		Supersaver & Money Sense	
Balance	Annual Interest Rate	Balance	Annual Interest Rate
\$0 to < \$2,000	0.15%	\$0 to < \$2,000	1.80%
\$2,000 to < \$10,000	0.25%	\$2,000 and above	2.20%
\$10,000 to < \$45,000	1.10%		
\$45,000 and above	1.85%		
Interest is calculated daily on the stepped balance and paid monthly. Conditions apply.			

Savings Accounts			
iSave Online		Bonus Saver	
Balance	Annual Interest Rate	Balance	Annual Interest Rate*
\$0 to < \$2,000	0.00%	\$0 and above	4.00%
\$2,000 and above	1.70%	*Made up of: - A variable base rate of 0.25% pa - A variable bonus rate of 3.75% pa payable when no withdrawal and a deposit of at least \$100 is made during the calendar month.	

Promotional offer	
iSave Online Promotional Offer	
Balance	Total Introductory Interest Rate for 4 months**
\$0 to < \$250,000	4.40%
**Valid for new customers only. Introductory period is 4 months from the date of account opening.  The account will convert to the iSave Online account at the end of the 4 month introductory rate period. The rate applicable will depend on the balance of the account at the time. Refer to the iSave online rate table in the savings section above for the tiering details.	

Inactive accounts (no longer available for new accounts)	
Real Estate Trust	
Balance	Annual Interest Rate
\$0 and above	3.24%

These rates are effective as at 28 August 2025.

Rates are subject to change. Conditions, fees, and eligibility criteria may apply. Terms and Conditions available upon request. Interest rates are expressed as a percentage per annum, and interest is calculated daily unless otherwise stated. Summerland Financial Services Limited ABN 23 087 650 806 AFSL 239 238 Australian Credit Licence 239 238