

This Savings Interest Rate Schedule together with the Financial Services Guide, the Account & Access Facility Conditions of Use and the Schedule of Fees, Charges and transaction Limits form the Product Information for all of the accounts listed below.

### Transaction Accounts

| Product   | Rate Type              | Annual Interest Rate |
|---|------------------------|----------------------|
| Community Partnership Account                               | \$0 and above          | 0.00%                |
| Everyday, Everyday Basic, Business Plus and Community First | \$0 and above          | 0.00%                |
| Gold Class <sup>1</sup>                                     | \$0 to < \$2,000       | 0.75%                |
|   | \$2,000 to < \$10,000  | 1.05%                |
|   | \$10,000 to < \$45,000 | 1.70%                |
|   | \$45,000 and above     | 2.55%                |
| Supersaver & Money Sense                                    | \$0 to < \$2,000       | 2.50%                |
|   | \$2,000 to and above   | 2.90%                |

### Savings Accounts

| Product                                     | Rate Type                  | Annual Interest Rate |
|---|----------------------------|----------------------|
| iSave Online                                | \$0 to < \$2,000           | 0.50%                |
|   | \$2,000 to and above       | 2.40%                |
| Bonus Saver <sup>2</sup>                    | <b>Total interest rate</b> | <b>4.75%</b>         |
|   | Variable base rate         | 0.25%                |
|   | Variable bonus rate        | 4.50%                |
| iSave Online Promotional Offer <sup>3</sup> | \$0 and above              | 5.10%                |

### Discontinued accounts *(no longer available for new accounts)*

| Product           | Rate Type     | Annual Interest Rate |
|-------------------|---------------|----------------------|
| Real Estate Trust | \$0 and above | 3.915%               |

- Interest is calculated daily on the stepped balance and paid monthly. Conditions apply.
- A variable bonus rate payable when no withdrawal and a deposit of at least \$100 is made during the calendar month.
- Introductory period is 4 months from the date of account opening and valid for new customers only. 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.

These rates are effective as at 07 July 2026.

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