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Savings and Term Deposit Interest Rates

Issued: 2 July 2010

Term Deposit Investments**Interest Rates effective at 2 July 2010**

Term	Minimum Deposit	Interest Frequency	Interest Rate
3 Month	\$5,000	Maturity	5.50% pa
6 Month	\$5,000	Maturity	6.05% pa
1 Year	\$5,000	Maturity	6.15% pa
2 Years	\$5,000	Annually	6.20% pa

Netsaver Account (\$50)

- New Variable Interest rate effective at 02/07/10 – Funds "At Call"
- No Minimum Balance or Fixed Term required
- Access via Internet Banking or QPhone Telephone Transfer only
- Current Variable Interest Rate (total balance) **5.50% pa***

* Effective Yield over 12 months = **5.64% pa****Pension Account (\$60)**

- New Variable Interest rate effective at 02/07/10 – Funds "At Call"
- No Minimum Balance or Fixed Term required
- Access via Internet Banking or QPhone Telephone Transfer only
- Current Variable Interest Rate (total balance) **5.50% pa***

* Effective Yield over 12 months = **5.64% pa****"GOLD" Account (\$15) for over 50's**

- Interest rate current at 02/07/10 – Funds "At Call"
- Minimum Balance \$1,000
- Interest calculated on daily balances and paid every 6 months
- That part of the savings balance in the range of

\$0-\$42,000 will receive	3.00% pa
Balances over \$42,000	4.50% pa

At Call General Savings (\$1 etc)

- Interest rate current at 02/07/10 – Funds "At Call"
- Interest calculated on daily balances and paid every 6 months
- That part of the savings balance in the range of

\$0-\$1,999.99 will receive	0.00% pa
\$2,000-\$9,999.99 will receive	0.10% pa
\$10,000-\$19,999.99 will receive	0.25% pa
\$20,000-\$49,999.99 will receive	0.50% pa
Balances over \$50,000 will receive	1.00% pa

Target Savings Account (\$25)

- Variable Interest rate current at 02/07/10
- Interest calculated on Total Daily Balance paid yearly
- No withdrawals until 1 November each year
- Current Variable Interest Rate (total balance) **1.00% pa**

- **These rates may change without notice.**