

- **All variable rates are subject to change.**

This document forms part of the Terms and Conditions for the accounts listed below and the interest rates are current as at the effective date shown.

Information provided in this document is subject to change. Where there is a change to information that is not materially adverse to an account holder (such as a short-term increase in applicable interest rates, or a waiver or concession to fees and charges, which may be available elsewhere, such as only to certain accounts or at certain places or during particular times), we may make that information available elsewhere, such as through the Bank of Melbourne website bankofmelbourne.com.au or in a brochure available at the specific branch to which the changes apply.

You can find out the interest rates that apply to your account at any time by calling **13 22 66** between 8am to 8pm (EST), Monday to Saturday or by email: bankofmelbourne@bankofmelbourne.com.au or by visiting our website: bankofmelbourne.com.au

Savings Accounts

	Maxi Saver	
	Standard Variable Rate Effective 18/01/2017	Introductory Fixed Bonus Rate Effective 18/01/2017
Interest calculated	Daily - Interest rate apply to the full account balance	
Interest paid	Monthly	Monthly
All Balances	1.00% p.a.	1.75% p.a.
	Introductory Fixed Bonus Rate - If you are a personal customer and open a Maxi Saver account and you have not previously owned a Maxi Saver account, you'll earn the Introductory Fixed Bonus Rate on top of the Standard Variable Rates for 3 months from account opening. Offer subject to change.	

Savings Accounts

	Incentive Saver Account	
Interest calculated	Daily - Interest rate apply to the full account balance	
Interest paid	Monthly	
	Standard Variable Rates Effective 23/12/2016	
	Standard Base Rate	Bonus Rate*
All Balances	0.01% p.a.	1.74% p.a.
	*Bonus Rate - Payable for each month you make at least one deposit and make no withdrawals by the last Business Day of the month.	

Note: In reference to interest, Business Day means a day we are open for business including Saturday but does not include Sunday or any national public holiday'

Investment Accounts

	Investment Cash Account
	Standard Variable Rate Effective 06/09/2016
Interest calculated	Daily - Interest rate apply to the full account balance
Interest paid	Monthly
Balances up to \$499,999.99	0.25% p.a.
\$500,000 and over	0.45% p.a.

Investment Accounts

	DIY Super Saver	
	Standard Variable Rate Effective 23/12/2016	Introductory Fixed Bonus Rate Effective 05/12/2014
Interest calculated	Daily - Interest rate apply to the full balance	
Interest paid	Monthly	
All Balances	0.75% p.a.	1.25% p.a.
	Introductory Fixed Bonus Rate - If a Self Managed Super Fund opens DIY Super Saver account and you have not previously owned a DIY Super Saver account, you'll earn the Introductory Fixed Bonus Rate on top of the Standard Variable Rates for 4 months from account opening. Offer subject to change.	

Transaction Accounts

	Freedom Account* Effective 20/12/2004	Retirement Access Plus Effective 23/11/2016	
Interest calculated	Daily - Interest rate applies to the full Account balance	Daily - Interest rates applied to portions of the account balance as set out below	
Interest paid	Quarterly (Mar, Jun, Sept, Dec)	Monthly	
Balances up to \$4,999.99	0.01% p.a.	Balances up to \$1,999.99	0.25% p.a.
From \$5,000 up to \$19,999.99	0.01% p.a.	From \$2,000 up to \$40,999.99	1.00% p.a.
From \$20,000 and over	0.01% p.a.	\$41,000 and over	2.00% p.a.

*We do not calculate interest on an Account if the account is linked to a loan account under an interest offset facility. The interest offset facility may be a "loan offset" (partial interest offset) or a "mortgage equaliser" (full interest offset). At the effective date shown for this account, the interest offset rate for a loan offset facility (partial interest offset) is 0.70% p.a. Please refer to the Transaction, Savings and Investment accounts terms and conditions and general information booklet for more information on interest offset facilities.

No interest is payable on the following accounts: Complete Freedom, Express Freedom, Complete Freedom Student, Concession Account.

Society Cheque Account

Rates Effective 11/05/2016	Society Cheque Account - Charity	Society Cheque Account - Community and Sporting Groups	Society Cheque Account - Schools	Society Cheque Account - Government
Interest calculated	Daily - interest rates applied to portions of the account balance as set out below			
Interest paid	Annually (May)	Annually (May)	Quarterly (Mar, Jun, Sep, Dec)	Annually (May)
From \$500 to \$3,999.99	0.10% p.a.	0.10% p.a.	0.10% p.a.	0.10% p.a.
From \$4,000 to \$4,999.99	0.10% p.a.	0.10% p.a.	0.10% p.a.	0.10% p.a.
From \$5,000 to \$9,999.99	0.10% p.a.	0.10% p.a.	0.10% p.a.	0.10% p.a.
\$10,000 and over	0.10% p.a.	0.10% p.a.	0.10% p.a.	0.10% p.a.

Loan Accounts

	Portfolio Loan Effective 07/03/2005	Get Set Loan
Interest calculated	Daily - Interest rate apply to the full account balance	No interest is accrued
Interest paid	Quarterly (Mar, Jun, Sep, Dec)	
All Balances	0.01% p.a.	0.00% p.a.