

## Effective date 3 September 2012

This Interest Rates Brochure is part of a Product Disclosure Statement (PDS) for Bank of Melbourne Business Transaction and Savings Accounts, Investment Accounts and Land Agents/Brokers and Valuers Trust Account, Solicitors Trust Account and Other Trust Accounts (Accounts) listed in this Interest Rates Brochure.

There are 3 parts to the PDS. This Interest Rates Brochure sets out the interest rates, current at the date of this Brochure, for the Accounts. The other two documents that make up the PDS for the Accounts are the current versions of our:

- Business Accounts and Payment Services Terms and Conditions and General Information booklet, and
- Business Accounts and Payment Services Fees and Charges and how to minimise them booklet.
- For Business Access Saver please refer to the Business Access Saver and Internet and Phone Banking Terms and Conditions and Fees and Charges booklet.

Please let us know if you did not receive all three parts at the same time when:

- you opened your Account, or you requested a copy of the PDS for Bank of Melbourne Accounts.

The Corporations Act does not require us to give customers a Product Disclosure Statement for Accounts with credit facilities (Loan Accounts) or Accounts no longer offered. However, for ease of reference, the term "PDS" is used to refer to all the terms and conditions, fees and charges and interest rate information provided for both regulated and unregulated accounts.

The PDS is an important document. Please read the PDS carefully, as it will help you to:

- decide whether a Bank of Melbourne Account will meet your needs, and
- compare Bank of Melbourne Accounts to other bank accounts you may be considering.

The products to which this Product Disclosure Statement applies are financial products issued by Bank of Melbourne - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 ACL 233714. You may contact us:

- by calling **13 82 66**. Call 8am to 6pm, 5 days a week;
- by email: [bankofmelbourne@bankofmelbourne.com.au](mailto:bankofmelbourne@bankofmelbourne.com.au);
- by visiting our website: [bankofmelbourne.com.au](http://bankofmelbourne.com.au);
- by visiting any of our branches or agencies;
- by writing to us at Locked Bag 20037, Melbourne VIC 3001; or
- by faxing us at (03) 9982 4182.

### Information in this Product Disclosure Statement

The law requires that the information in this PDS is up-to-date at the time it is given to you, except for any changes which may occur from time to time that are not materially adverse, provided we give you a means of finding out about these changes. You can find out about any changes by calling **13 82 66**, 8am to 6pm Monday to Friday. You can also obtain a paper copy of the updated information free of charge by contacting us at any branch.

### Notice to Bank of Melbourne Business Transaction, Savings and Investment Account customers

Bank of Melbourne does not charge a fee for a withdrawal or balance enquiry on your business transaction, savings or investment account at a non-Bank of Melbourne/non-St.George/non-BankSA/non-Westpac branded ATM in Australia. The ATM operator may charge you a fee for your use of their ATM.

## Business Transaction and Savings Accounts

The Business Freedom account does not pay interest.

Business Cheque Account - Plus		GST Provision Account	
Interest calculated daily on the full balance and paid monthly		Interest calculated daily on the full balance and paid quarterly at the end of March, June, September and December	
Balances \$0 to \$1,999.99	0.00%p.a.	Balances \$0 to \$4,999.99	0.00%p.a.
From \$2,000 to \$4,999.99	0.00%p.a.	From \$5,000 to \$9,999.99	0.01%p.a.
From \$5,000 to \$9,999.99	0.01%p.a.	From \$10,000 to \$19,999.99	0.01%p.a.
From \$10,000 to \$19,999.99	0.01%p.a.	From \$20,000 to \$49,999.99	0.01%p.a.
From \$20,000 to \$49,999.99	0.01%p.a.	From \$50,000 to \$99,999.99	0.25%p.a.
From \$50,000 to \$99,999.99	0.10%p.a.	From \$100,000 to \$249,999.99	0.55%p.a.
From \$100,000 to \$249,999.99	0.25%p.a.	From \$250,000 to \$499,999.99	0.65%p.a.
From \$250,000 to \$499,999.99	1.25%p.a.	From \$500,000 to \$999,999.99	0.75%p.a.
From \$500,000 to \$999,999.99	1.35%p.a.	From \$1,000,000 and over	1.25%p.a.
From \$1,000,000 and over	1.55%p.a.		

## Investment Accounts

Commercial Money Market Account		Business Access Saver	
Interest calculated daily on the full balance and paid monthly		Interest calculated daily on the full balance and paid monthly	
Balances \$0 to \$49,999.99	0.00%p.a.	3.85%p.a.	
From \$50,000 to \$249,999.99	2.25%p.a.	3.85%p.a.	
From \$250,000 to \$499,999.99	2.60%p.a.	3.85%p.a.	
From \$500,000 to \$999,999.99	2.85%p.a.	3.85%p.a.	
\$1,000,000 and over	3.00%p.a.	3.85%p.a.	

## Land Agents/Brokers and Valuers Trust Account, Solicitors Trust Account and Other Trust Accounts

No interest is paid to you. Any interest paid on the Account will be paid to the appropriate governing body at the prescribed rate.

## Accounts no longer offered to customers

Standard Business Cheque Account		Stand-by Account		Business Maximiser	
Interest calculated daily on the full balance and paid monthly		Interest calculated daily on the full balance and paid monthly		Interest calculated daily on the full balance and paid monthly	
Balances \$0 to \$4,999.99	0.01%p.a.	Balances \$0 to \$4,999.99	0.01%p.a.	Balances \$0 to \$4,999.99	0.00%p.a.
From \$5,000 to \$9,999.99	0.01%p.a.	From \$5,000 to \$9,999.99	0.01%p.a.	From \$5,000 to \$9,999.99	0.01%p.a.
From \$10,000 to \$19,999.99	0.01%p.a.	From \$10,000 to \$19,999.99	0.01%p.a.	From \$10,000 to \$19,999.99	0.01%p.a.
From \$20,000 to \$49,999.99	0.01%p.a.	From \$20,000 to \$49,999.99	0.10%p.a.	From \$20,000 to \$49,999.99	0.01%p.a.
From \$50,000 to \$99,999.99	0.01%p.a.	From \$50,000 to \$99,999.99	0.10%p.a.	From \$50,000 to \$99,999.99	0.01%p.a.
From \$100,000 to \$249,999.99	0.01%p.a.	From \$100,000 to \$249,999.99	0.15%p.a.	From \$100,000 to \$499,999.99	0.01%p.a.
From \$250,000 to \$499,999.99	0.01%p.a.	From \$250,000 to \$499,999.99	0.15%p.a.	From \$500,000 to \$999,999.99	0.05%p.a.
From \$500,000 to \$999,999.99	0.01%p.a.	From \$500,000 to \$999,999.99	0.15%p.a.	From \$1,000,000 and over	0.15%p.a.
From \$1,000,000 and over	0.01%p.a.	From \$1,000,000 and over	0.25%p.a.		

## Accounts no longer offered to customers

Power Saver Account (NSW, ACT, SA, NT)	
	Standard Variable Rate (including Power Plus)
Interest calculated	Daily - Interest rate applies to the full Account balance
Interest paid	Monthly
Balances up to \$9,999.99	1.40%p.a.
From \$10,000 up to \$49,999.99	1.50%p.a.
From \$50,000 up to \$99,999.99	1.70%p.a.
\$100,000 and over	1.85%p.a.

Power Saver Account (VIC, QLD, WA, TAS)	
	Standard Variable Rate (including Power Plus)
Interest calculated	Daily - Interest rate applies to the full Account balance
Interest paid	Monthly
Balances up to \$249,999.99	2.40%p.a.
\$250,000 and over	2.70%p.a.

Express Saver Account for Business	
Interest calculated daily on the full balance and paid monthly	
Balances of \$0 to less than \$250,000	3.15%p.a.
Balances of \$250,000 and above	3.35%p.a.

## Loan Accounts

Business Umbrella Investment Loan - no longer offered to customers	
Interest calculated	Daily
Interest paid	Quarterly (Mar, June, Sept, & Dec)
Balances up to \$4,999.99	0.01%p.a.
from \$5,000 to \$9,999.99	0.01%p.a.
From \$10,000 to \$19,999.99	0.01%p.a.
From \$20,000 to \$49,999.99	0.01%p.a.
From \$50,000 to \$99,999.99	0.01%p.a.
From \$100,000 to \$249,999.99	0.01%p.a.
\$250,000 and over	0.01%p.a.