

# INTEREST RATES FOR PERSONAL DEPOSIT ACCOUNTS

(Effective 21 August 2004)

## **SAVINGS ACCOUNTS**

### GENERAL SAVINGS (\$1-\$4)

Current Rates:	\$1-999	0.10% pa
	\$1,000+	0.10% pa

### ACTION ACCOUNT (\$9)

Current Rates:	\$1-999	0.10% pa
	\$1,000-4,999	0.10% pa
	\$5,000-9,999	0.50% pa
	\$10,000-19,999	0.75% pa
	\$20,000 +	1.00% pa

### SMART SAVER ACCOUNT (\$10)

Current Rates:	\$1-999	0.75% pa
	\$1,000-4,999	1.00% pa
	\$5,000-9,999	2.75% pa
	\$10,000-19,999	3.25% pa
	\$20,000 +	4.20% pa

### CHRISTMAS CLUB (\$12)

Current Rate:	\$1 +	1.75% pa
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### PENSION PROTECTION PLAN (\$14)

Current Rate:	\$1-1,999	1.00% pa
	\$2,000-36,400	3.00% pa
	\$36,401 +	5.00% pa

### MONEY MANAGERS ACCOUNT (\$15)

Current Rates:	\$1-4,999	0.25% pa
	\$5,000-9,999	1.25% pa
	\$10,000-19,999	2.00% pa
	\$20,000-49,999	3.00% pa
	\$50,000+	4.20% pa

### E-SAVINGS ACCOUNT (\$16)

Current Rates:	\$1-4,999	0.10% pa
	\$5,000 +	4.60% pa

## **TERM DEPOSITS**

(I73)	3-5 months	\$500-4,999	1.50% pa*
(I73)	3-5 months	\$5,000 – 19,999	4.40% pa*
(I73)	3-5 months	\$20,000 +	5.00% pa*
(I75)	6-11 months	\$500-4,999	1.75% pa*
(I75)	6-11 months	\$5,000 – 19,999	4.85% pa*
(I75)	6-11 months	\$20,000 +	5.00% pa*
(I77)	12-23 months	\$500-4,999	2.00% pa**
(I77)	12-23 months	\$5,000 – 19,999	4.85% pa**
(I77)	12-23 months	\$20,000 +	5.10% pa**
(I86)	24-35 months	\$500-4,999	2.50% pa**
(I86)	24-35 months	\$5,000 – 19,999	5.05% pa**
(I86)	24-35 months	\$20,000 +	5.30% pa**
(I88)	36-47 months	\$500-4,999	2.75% pa**
(I88)	36-47 months	\$5,000 – 19,999	5.15% pa**
(I88)	36-47 months	\$20,000 +	5.65% pa**
(I92)	48-60 months	\$500-4,999	3.50% pa**
(I92)	48-60 months	\$5,000 – 19,999	5.15% pa**
(I92)	48-60 months	\$20,000 +	5.75% pa**
(I99)	3-12 months	\$5,000 +	4.40% pa #

\* Interest paid on maturity      \*\* Interest paid on maturity or annually  
# Interest paid monthly

**Current negotiated rates on amounts above \$50,000 available on request. An Edvest interest rate premium, is not added to the negotiated rates.**

#### Important Information on Deposits

Terms and conditions apply to all deposit accounts. All deposit interest rates are variable and subject to change, without notice, after publication. CPS transaction fees and other charges may apply to all deposit accounts. All Fees and Charges are detailed in the fees and charges booklet.

## **EDVEST ACCOUNTS**

(for eligible members##)

### REDIFUND PLUS (\$30)

Current Rates:	\$1-4,999	0.50% pa
	\$5,000-9,999	1.50% pa
	\$10,000-19,999	2.25% pa
	\$20,000-49,999	3.25% pa
	\$50,000 +	4.45% pa

### REGULAR INCOME PLUS (I32) Minimum \$5,000

Current Rate:	12-24 months	4.40% pa
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### MONTHLY PLANNED WITHDRAWAL PLUS (I30)

Current Rate:	12-36 months	4.40% pa
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## **EDVEST TERM DEPOSITS**

(for eligible members##)

(I36)	3-5 months	\$500-4,999	1.75% pa*
(I36)	3-5 months	\$5,000 – 19,999	4.65% pa*
(I36)	3-5 months	\$20,000 +	5.25% pa*
(I38)	6-11 months	\$500-4,999	2.00% pa*
(I38)	6-11 months	\$5,000 – 19,999	5.10% pa*
(I38)	6-11 months	\$20,000 +	5.25% pa*
(I40)	12-23 months	\$500-4,999	2.25% pa**
(I40)	12-23 months	\$5,000 – 19,999	5.10% pa**
(I40)	12-23 months	\$20,000 +	5.35% pa**

\* Interest paid on maturity      \*\* Interest paid on maturity or annually

#### Important Information about Edvest Accounts

##Details of eligibility for Edvest membership are available at any Branch. Fees and charges may apply to Edvest membership and are available in the Fees and Charges booklet. Edvest interest rates are variable and subject to change, without notice, after publication

# INTEREST RATES FOR CONSUMER LOANS

(Effective 21 August 2004)

## PERSONAL LOANS

### UNSECURED PERSONAL LOAN (L41)\*\*

Annual Percentage Rate	Comparison Rate <sup>1</sup>
10.75% pa	11.44% pa
13.00% pa	13.70% pa
14.50% pa	15.20% pa
15.50% pa	16.21% pa

<sup>1</sup> – Comparison Rate calculated on a loan of \$10,000 over 3 years, based on monthly repayments.

### PERSONAL COMPUTER LOAN (L50)

Annual Percentage Rate	Comparison Rate <sup>3</sup>
10.75% pa fixed (Max 3 year term)	14.72% pa

<sup>3</sup> – Comparison Rate calculated on a loan of \$2,500 over 2 years, based on monthly repayments.

### SECURED PERSONAL LOAN (L43)\*\*

Annual Percentage Rate	Comparison Rate <sup>2</sup>
10.30% pa <sup>#</sup>	11.10% pa
11.75% pa <sup>##</sup>	12.56% pa
13.75% pa	14.57% pa
14.75% pa	15.57% pa

# - New Motor Cycle      ## - Used Motor Cycle Up To 5 Years Old

<sup>2</sup> – Comparison Rate calculated on a loan of \$10,000 over 3 years, based on monthly repayments. These rates are for secured loans only.

### CASH SECURED LOAN (L44)

Annual Percentage Rate	Comparison Rate <sup>4</sup>
8.75% pa	9.43% pa

<sup>4</sup> – Comparison Rate calculated on a loan of \$10,000 over 3 years, based on monthly repayments. These rates are for secured loans only.

## MORTGAGE HOME LOANS

### BASIC HOME (INTEGRIS) LOAN (L57)

Annual Percentage Rate	Comparison Rate <sup>5</sup>
6.75% pa	6.85% pa

### STANDARD HOME LOAN (L47 & L48)

Annual Percentage Rate	Comparison Rate <sup>5</sup>
5.95% pa	
(Capped 12 Months L47 Only)	6.98% pa
7.05% pa	
(Standard Variable)	

### INVESTMENT LOAN (L49 & L69)

Annual Percentage Rate	Comparison Rate
5.98% pa	
(Capped 12 Months L69 Only)	N/A
7.05% pa	
(Standard Variable L49)	

### ALL-IN-ONE HOME LOAN (S51)

Annual Percentage Rate	Comparison Rate
7.20% pa	N/A

### INTEREST ONLY (INTEGRIS) LOAN (L59)

Annual Percentage Rate	Comparison Rate <sup>5</sup>
6.90% pa	7.00% pa

<sup>5</sup> – Comparison Rate calculated on a loan of \$150,000 over 25 years, based on monthly repayments. These rates are for secured loans only.

## CAR LOANS

### CAPPED RATE CAR LOAN (L52)

Annual Percentage Rate	Comparison Rate <sup>6</sup>
8.19% pa	
(Capped 12 Months)	8.85% pa
8.99% pa	
(Standard Variable)	

### FIXED INTEREST RATE NEW CAR LOAN (L55)

Annual Percentage Rate	Comparison Rate <sup>6</sup>
8.45% pa	8.61% pa

### USED CAR LOAN (L42)

Annual Percentage Rate	Comparison Rate <sup>6</sup>
10.50% pa	10.67% pa

<sup>6</sup> – Comparison Rate calculated on a loan of \$30,000 over 5 years, based on monthly repayments. These rates are for secured loans only.

## LINE OF CREDIT LOANS

(Comparison rate not applicable to Line of Credit Loans)

### VISA LINE OF CREDIT (L45)\*\*

Current Rates: 10.75% pa\*, 13.20% pa\*, 15.20% pa\*

### SECURED LINE OF CREDIT (L45 & L46)

Mortgage secured – amounts up to \$40,000  
Current Rate: 7.25% pa\*  
Motor vehicle secured – amounts up to \$20,000  
Current Rate: 11.70% pa\*

### UNSECURED LINE OF CREDIT (L46)\*\*

Current Rates: 10.75% pa\*, 13.20% pa\*, 15.20% pa\*

**Warning Statement:** This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

\*Interest rates are annual percentage rates and are variable, except the Personal Computer Loan (L50) and Fixed Interest Rate Car Loan (L55/L65) which have fixed interest rates.

#### EXISTING BORROWERS

\*\*Lowest interest rate on L41, L43, L45 and L46 loans are only available to existing members, taking out new loans and is subject to several application criteria. #Capped rate car loan is only available for the purchase of cars up to 3 years old and switching from existing loans is not permitted, nor are cars purchased via private sale.

#### IMPORTANT INFORMATION ABOUT LOANS

CPS lending and assessment criteria apply. All loan applications are subject to approval. Terms and conditions apply to all loans and are available on request. Fees and charges apply to loans and are detailed in the Fees and Charges Booklet. A \$100 loan establishment fee applies to all loans (except Visa Line of Credit Loans).