

RAMS Deposit Rates at Glance

Rates effective 12 May 2012 (subject to change)

RAMS Saver

Account Balance	Base Rate	Rate with bonus*
\$0 - \$20,000	5.00% p.a.	5.50% p.a.
\$20,000.01 - \$50,000	5.00% p.a.	5.50% p.a.
\$50,000.01 - \$100,000	5.00% p.a.	5.50% p.a.
\$100,000.01 - \$250,000	5.00% p.a.	5.50% p.a.
\$250,000.01 - \$500,000	5.00% p.a.	5.50% p.a.
\$500,000.01 - \$5,000,000	5.00% p.a.	5.00% p.a.
\$5,000,000.01+	0.00% p.a.	0.00% p.a.

The Base and Bonus Rates may be changed at any time

*Bonus Interest Details:

Bonus Interest (currently 0.50% p.a. above the Base Rate) will be payable on your RAMS Saver account for each month in which during that month:

- your account balance has not been less than \$0 at any time;
- you have made deposits totalling at least \$200;
- you have made no withdrawals;
- your account balance has not exceeded \$500,000 at any time during the month; and
- your account is opened for the entire month

RAMS Action

Without Offset feature:

Account Balance	Total Rate
\$0 to \$9,999.99	0.01% p.a.
\$10,000 to \$19,999.99	0.01% p.a.
\$20,000 to \$99,999.99	0.01% p.a.
\$100,000 to \$249,999.99	0.01% p.a.
\$250,000 and over	0.01% p.a.

The interest rate will apply to the whole of your balance

With Offset feature:

No interest is paid to you on a RAMS Action account when being used as an offset account.

RAMS Offset (no longer for sale)

No interest is paid to you on a RAMS Offset account.

This information is current as at the effective date shown above. Interest rates are subject to change.

Fees and charges apply. Full details of all terms and conditions are available on request.

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