

RAMS Deposit Rates at a Glance

Rates effective 15 February 2016 (subject to change)

RAMS Saver

Account Balance	Base Rate (variable)	Bonus Rate (variable)	Rate with bonus*
\$0 - \$20,000	1.50% p.a.	1.65% p.a.	3.15% p.a.
\$20,000.01 - \$50,000	1.50% p.a.	1.65% p.a.	3.15% p.a.
\$50,000.01 - \$100,000	1.50% p.a.	1.65% p.a.	3.15% p.a.
\$100,000.01 - \$250,000	1.50% p.a.	1.65% p.a.	3.15% p.a.
\$250,000.01 - \$500,000	1.50% p.a.	1.65% p.a.	3.15% p.a.
\$500,000.01 - \$5,000,000	1.50% p.a.	0.00% p.a.	1.50% p.a.
\$5,000,000.01+	0.00% p.a.	0.00% p.a.	0.00% p.a.

The Base and Bonus Rates may change at any time.

The interest rate will apply to the whole of your balance.

*Bonus Interest Details:

Bonus Interest (currently 1.65% p.a. above the Base Rate and subject to change) 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; and
- your account balance has not exceeded \$500,000 at any time during the 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.

Unarranged Lending Rate (Debit Interest)

Debit interest is charged when your account becomes overdrawn, and is calculated daily until the account balance is positive again.

18.30% p.a.

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

Fees and charges apply. Read the RAMS Deposit Terms and Conditions, RAMS Deposit Rates at a Glance and Deposit Products Fees and Charges at RAMS.com.au before making a decision and consider whether the product is appropriate for you. Not available to companies or trusts. Must be 18 or older and an Australian resident.

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