

Interest at a Glance for Savings and Term Deposit Rates



This document is part of the Product Disclosure Statements (PDS) for Savings Accounts and Payment Services and for Term Deposit Accounts.

The other documents that make up the PDS for this product are:

- Product Disclosure Statements (PDS) for Savings Account and Payment Services and for Term Deposit Accounts.
- General Descriptive Information and Terms and Conditions governing the operation of Accounts, Account Facilities and Services.
- Schedule of Fees and Charges for Savings, Term Deposit Accounts and Financial Planning Services.

You should read all these documents carefully and retain them for future reference. Copies of each of these documents can be made available to you on request.

All interest rates effective 17 August 2010 unless otherwise stated.

Term Deposit Accounts

Fixed Term Deposit Account (001)

Term	\$5,000 +
3 months	4.20%
6 months	5.50%
7-11 months	6.00%
12 months	6.10%
24 months	6.40%

The \$500 - \$4,999 interest rate tier is not available for new deposits in this product. Customers with existing deposits in this product tier should refer to the Interest at a Glance for No Longer Offered Products for current interest rates. This brochure is available on mystate.com.au, by calling our Service Centre or visiting your nearest Branch.

Short Term Deposit Account (002)

Term	\$5,000 - \$49,999	\$50,000 +
30 days	1.90%	1.95%
60 days	2.00%	2.05%
90 days	4.20%	4.25%

Premium Term Deposit Account (006)

Term	\$25,000 - \$49,999	\$50,000 +
4 months	5.00%	5.00%
6 months	5.50%	5.50%
7-11 months	6.00%	6.00%
12 months	6.10%	6.10%
24 months	6.40%	6.40%

Income Deposit Account (003)

Term	\$5,000 +
12 months	6.05%
24 months	6.05%

On-Line Term Deposit Account (011)

Term	\$5,000 +
3 months	4.25%
6 months	5.60%
9 months	6.00%
12 months	6.20%

Floating Rate Term Deposit Account (020)

Term	\$50,000 +
3 months	4.97%*

* The interest rate applicable for the Floating Rate Term Deposit Account is linked to the 90 Day Bank Bill Swap rate as advertised in the Financial Review on the first working day of July, October, January and April of each calendar year. All interest calculated on closing daily balance.

Flexible Term Deposit Account (022)

Balance	\$50,000 +
12 months	5.50%

Savings Accounts

Access Account (001)

Balance	Interest rate per annum
\$1 - \$999	0.00%
\$1,000 - \$4,999	0.05%
\$5,000 +	0.10%

Christmas Account (005)

Balance	Interest rate per annum
All balances	2.75%

Saver Account (006)

Balance	Interest rate per annum
\$1 - \$999	0.00%
\$1,000 - \$4,999	0.25%
\$5,000 - \$9,999	1.50%
\$10,000 - \$19,999	2.50%
\$20,000 - \$49,999	3.00%
\$50,000 - \$99,999	3.00%
\$100,000 +	3.50%

Deeming Account (010)

Balance	Interest rate per annum
\$1 - \$41,999	3.00%*
\$42,000 +	4.50%#

* Rate applies to the full balance up to \$41,999

Rate applies to the portion of balance of \$42,000 and above only

Billpayer Account (012)

Balance	Interest rate per annum
All balances	Nil interest paid

Offset Account (071)

Balance	Interest rate per annum
All balances	Nil interest paid

Business Account (042)

Balance	Interest rate per annum
All balances	Nil interest paid

Youth Account (115)

Balance	Interest rate per annum
All balances	3.50%

Online Savings Account (310)

Balance	Interest rate per annum
\$0 - \$4,999	4.50%
\$5,000 - \$49,999	4.50%
\$50,000 - \$500,000	4.50%

Interest rates quoted are annual percentage rates and are subject to change. The terms and conditions and fees and charges applicable to MyState Financial Savings and Term Deposit Accounts are available in the brochure - General Descriptive Information and Terms and Conditions governing the operation of Accounts, Account Facilities and Services and the Schedule of Fees and Charges for Savings, Term Deposit Accounts and Financial Planning Services. Where a tiered rate is offered on a savings account, interest is calculated on the credit balance of the account with the highest rate paid on the whole balance, unless otherwise indicated.

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