

Legacy Deposit Interest Rates Schedule



SAVINGS

| Everyday accounts | Rate p.a. |
|------------------------------------------------|-----------|
| Savings Accelerator ^{DB} | 1.70% |
| Allied Social Club ^{DB} | 0.00% |
| Super Saver Club ^{DB} | 0.00% |
| BU Teenager Account ^{DB} | 0.00% |
| Mortgage Secured Overdraft ^A | 0.00% |
| Bill Payment Account ^A | 0.00% |
| Living Account ^A | 0.00% |
| Member Share Account ^A | 0.00% |
| Hi-value 7 Day Access Account ^A | |
| \$0 - \$9,999.99 | 0.00% |
| \$10,000.00 - \$19,999.99 | 0.00% |
| \$20,000.00 - \$49,999.99 | 0.00% |
| \$50,000.00 and over | 0.00% |
| Real Interest Account ^A | |
| \$0 - \$2,500.00 | 0.00% |
| \$2,500.01 and over | 0.00% |
| EMB Cash Management ^A | |
| \$0 - \$9,999.99 | 1.40% |
| \$10,000.00 - \$24,999.99 | 1.45% |
| \$25,000.00 - \$49,999.99 | 1.55% |
| \$50,000.00 - \$99,999.99 | 1.60% |
| \$100,000.00 and over | 1.85% |
| Cash Management Account ^A | |
| \$0 - \$9,999.99 | 1.40% |
| \$10,000.00 - \$24,999.99 | 1.45% |
| \$25,000.00 - \$49,999.99 | 1.55% |
| \$50,000.00 - \$99,999.99 | 1.60% |
| \$100,000.00 - \$249,999.99 | 1.85% |
| \$250,000.00 and over | 1.85% |
| Joint Pensioner Aware Account ^{B ***} | |
| \$0 - \$1,999.99 | 0.01% |
| \$2,000.00 - \$81,600.00 | 1.60% |
| \$81,600.01 and over | 2.20% |
| Investment Account ^A | |
| \$0 - \$999.99 | 1.10% |
| \$1,000.00 and over | 1.90% |

| Everyday accounts | Rate p.a. |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
| Edvest Account ^B | |
| \$0 - \$29,999.99 | 0.05% |
| \$30,000.00 and over | 0.05% |
| Money Market Account ^A | |
| \$0 - \$9,999.99 | 1.40% |
| \$10,000.00 - \$24,999.99 | 1.45% |
| \$25,000.00 - \$49,999.99 | 1.55% |
| \$50,000.00 - \$99,999.99 | 1.60% |
| \$100,000.00 and over | 1.85% |
| Christmas Club Account ^{DB} | 2.70% |
| Withdrawals from 1 November to 31 January each year. Interest is calculated on the daily balance and paid annually on 30 November. | |
| Lifestyle Account | |
| Highest rate available (includes standard interest + bonus interest) | 4.65% |
| Bonus interest | 4.30% |
| Standard interest | 0.35% |
| Available to members aged 18-35. Calculated daily on the portion of the balance which falls within each of the tiers. Bonus interest is paid when you deposit a minimum of \$400 per month with no withdrawals otherwise. Standard Rate applies. Limited to one account per membership. | |
| Retirement Account ^{B**} | |
| \$0 - \$3,000.00 | 0.01% |
| \$3,000.01- \$49,200.00 | 1.60% |
| \$49,200.01 - \$250,000.00 | 2.20% |
| \$250,000.01 and over | 2.20% |
| Online accounts | Rate p.a. |
| Emoney Account ^A | |
| \$0 - \$4,999.99 | 1.90% |
| \$5,000.00 - \$249,999.99 | 1.90% |
| \$250,000.00 and over | 1.90% |
| Direct Saver ^B | |
| \$0 - \$2,999.99 | 1.10% |
| \$3,000.00 and over | 1.90% |
| Kids accounts | Rate p.a. |
| Kick Start Saver ^{B**} | |
| \$0 - \$5,000.00 | 5.50% |
| \$5,000.01 - \$10,000.00 | 2.50% |
| \$10,000.01 and over | 0.01% |

Legacy Deposit Interest Rates Schedule



Interest calculations and when interest is credited

Interest Calculations

DB: Calculated daily on whole balance paid monthly on the last day of the month unless otherwise stated.

Interest Tiers

A: Calculated daily on the whole balance based on the rate applicable for the balance tier and paid monthly on the last day of the month unless otherwise stated.

B: Calculated daily on the portion of the balance which falls within each of the tiers and paid monthly on the last day of the month unless otherwise stated.

Things you should know

All products listed on this AMBL Legacy Deposit Interest Rate Schedule are no longer offered as new products.

** To be eligible for this account you must be aged 60 and over.

*** To be eligible for this account you must be a pensioner or a self funded retiree.

++ A savings account available to members aged 12 to under 18 years. Account is also available to members under 12 years of age, where the membership is held in the parents' name in trust for the young member. Interest is calculated on the daily balance and paid monthly. Only one account per child.

Rates subject to change. Terms, conditions, fees & charges apply and are available on application. Refer to our "Fees & Charges and Transaction Limits" for details. These Deposit Interest Rates form part of the Australian Mutual Bank Ltd "Account & Access Facility Terms & Conditions of Use" and are to be read in conjunction with "Summary of Accounts & Availability of Access Facilities".