

# Deposit Interest Rates

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Important Information –

These rates are effective as at 18<sup>th</sup> November 2019 and are subject to change without notice.



## Fixed Term Deposit Interest Rates

| Interest paid on maturity | \$5,000 to \$24,999* | \$25,000 to \$99,999* | \$100,000 plus* |
|---------------------------|----------------------|-----------------------|-----------------|
| 3 Months                  | 1.45%                | 1.50%                 | 1.55%           |
| 6 Months                  | 1.40%                | 1.45%                 | 1.50%           |
| 12 Months                 | 1.35%                | 1.40%                 | 1.50%           |
| 24 Months                 | 1.35%                | 1.40%                 | 1.50%           |

## Gold Benefits – Fixed Term Deposit Interest Rates

| Interest paid fortnightly, maturity or monthly | \$5,000 to \$24,999* | \$25,000 to \$99,999* | \$100,000 plus* |
|--|----------------------|-----------------------|-----------------|
| 6 Months                                       | 1.50%                | 1.55%                 | 1.60%           |
| 12 Months                                      | 1.50%                | 1.55%                 | 1.65%           |
| 24 Months                                      | 1.45%                | 1.50%                 | 1.60%           |

## 100 Day Special Fixed Term Deposit

| Interest paid on maturity | \$5,000 to \$99,999* | \$100,000 plus* |
|---------------------------|----------------------|-----------------|
| 100 Day Standard          | 1.55%                | 1.60%           |
| 100 Day Gold Benefits     | 1.65%                | 1.70%           |

## Cubs and Kickstart Fixed Term Deposit <sup>1</sup>

| Interest paid on maturity | \$500 to \$99,999* | \$100,000 plus* |
|---------------------------|--------------------|-----------------|
| Cubs - 3 Months           | 1.70%              | 1.70%           |
| Kickstart - 3 Months      | 1.70%              | 1.70%           |

\*Rates quoted apply to individual deposits only.

<sup>1</sup>Cubs and Kickstart Fixed Term Deposit available to Cubs and Kickstart account holders only

Interest rates shown are per annum (pa)

Rates and acceptance of deposits over \$500,000 by negotiation.

Early redemption for fixed term deposits is entirely at Coastline's discretion and will incur penalty interest of 0.50% pa. Minimum withdrawal is 50% of total term deposit and requires 24-hours notice.

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## Savings Account Interest Rates

|   | Interest calculated | Interest paid | Basis of calculation  | Rate per annum          | Including bonus & promo Interest rate |
|---|---------------------|---------------|---|-------------------------|---------------------------------------|
| S30 Access  | MMB                 | Monthly       | On Total Balance  | 0.00%                   |                                       |
| S2 Access #   |                     |               |   |                         |                                       |
| S4 Visa Debit   |                     |               |   |                         |                                       |
| S7 Business Access  |                     |               |   |                         |                                       |
| S37 Business Access Plus  |                     |               |   |                         |                                       |
| S40 Pay As You Go   |                     |               |   |                         |                                       |
| S50 Gold Benefits<br>Available to Member 50 years and over. Annual Membership fees apply. | Daily               | Monthly       | \$50,001 plus ^<br>\$1 to \$50,000                              | 1.25%<br>0.40%          |                                       |
| S5 Cubs Access<br>Available to Members aged 0-11 Years inclusive                          | Daily               | Monthly       | On Total Balance  | 2.10%                   |                                       |
| S6 Kickstart Access<br>Available to Members aged 12 - 17 years inclusive                  | Daily               | Monthly       | On Total Balance  | 2.00%                   |                                       |
| S25 Bonus Reward Saver  | Daily               | Monthly       | On Total Balance  | 0.05%                   | 1.70% *                               |
| S35 eSaver  | Daily               | Monthly       | \$100,000 plus ^<br>Nil to \$99,999                             | 0.20%<br>0.10%          | 1.50% ++<br>1.40% ++                  |
| S55 eXtreme Saver   | Daily               | Monthly       | \$50,001 plus ^<br>\$1 to \$50,000                              | 1.20%<br>1.00%          |                                       |
| S15 Christmas Club  | MMB                 | Monthly       | On total balance  | 0.25%                   |                                       |
| S10 Community Support Account   | MMB                 | Monthly       | On total balance  | 0.10%                   |                                       |
| S82 Mortgage Offset >   | N/A                 | N/A           | N/A   | Nil                     |                                       |
| S14 Cash Management #<br>S24 Business Cash Management #                                   | Daily               | Monthly       | \$100,000 plus ^<br>\$50,000 to \$99,999<br>\$5,000 to \$49,999 | 0.75%<br>0.10%<br>0.05% |                                       |
| S11 Retirement Access Account #   | MMB                 | Monthly       | \$50,001 plus ^<br>\$1 to \$50,000                              | 1.25%<br>0.40%          |                                       |
| S97 Budget Saver  | N/A                 | N/A           | N/A   | Nil                     |                                       |

# Accounts no longer available. Rates applicable to existing accounts only.

\* Coastline S25 Bonus Saver: Bonus Rate paid on the last day of each month if at least one deposit of \$20 and no withdrawals made in the calendar month.

+ Coastline s55 eXtreme Saver: Promotional Rate paid on the last day of each month for the length of the promotional period from the opening date.

++ Coastline S35 eSaver: Bonus Rate paid on the last day of each month if at least one deposit of \$500 and no withdrawals made in the calendar month.

^ Acceptance of deposits over \$250,000 at Coastline's discretion. Bonus rate may not be applicable on this product on higher amounts.

> The balance of the S82 Mortgage Offset account is 100% offset against your Minimiser Home Loan balance when interest is calculated.

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