

Deposit Interest Rates

Effective from 01 February 2019



Fixed Term Deposit Interest Rates

Interest paid on Maturity	\$5,000 to \$99,999*	\$100,000 plus*
3 Months	1.90%	2.00%
6 Months	2.15%	2.20%
12 Months	2.45%	2.55%
24 Months	2.55%	2.65%

Gold Benefits – Fixed Term Deposit Interest Rates

Interest paid on Fortnightly/Maturity/Monthly	\$5,000 to \$99,999*	\$100,000 plus*
6 Months	2.20%	2.30%
12 Months	2.50%	2.60%
24 Months	2.60%	2.70%

Flexi Term Deposit Interest Rates#

Interest paid on Maturity	\$5,000 to \$99,999*	\$100,000 plus*
8 Months Standard	2.60%	2.70%
8 Months Gold Benefits	2.70%	2.80%

#A single withdrawal capped at 50% of the Flexi Term Deposit account balance can be made after 4 months without incurring an interest rate penalty. The Flexi Term Deposit account balance must not fall below \$5,000.

*Rates quoted apply to individual deposits 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 2.00% pa. Minimum withdrawal is 50% of total term deposit and requires 24-hours notice.

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 Available to Member 50 years and over. Annual Membership fees apply.	Daily	Monthly	\$50,001 plus ^ \$1 to \$50,000	2.10% 1.05%	
S25 Bonus Reward Saver	Daily	Monthly	On Total Balance	0.05%	2.75% *
S35 eSaver	Daily	Monthly	\$100,000 plus ^ Nil to \$99,999	0.40%	2.30% ++
				0.15%	2.05% ++
S55 eXtreme Saver	Daily	Monthly	\$250,000 plus ^ Nil to \$249,999	1.80%	
				1.80%	
S15 Christmas Club	MMB	Monthly	On total balance	0.75%	
S10 Community Support Account	MMB	Monthly	On total balance	0.15%	
S82 Mortgage Offset >	N/A	N/A	N/A	Nil	
S14 Cash Management #	Daily	Monthly	\$100,000 plus ^ \$50,000 to \$99,999 \$5,000 to \$49,999	1.50%	
S24 Business Cash Management #				0.25%	
				0.05%	
S11 Retirement Access Account #	MMB	Monthly	\$50,001 plus ^ \$1 to \$50,000	2.10% 1.05%	
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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