

Hi Saver

Interest Rate Schedule



Police & Nurses Limited ABN 69 087 651 876 AFSL 240701 Australian Credit Licence 240701
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Standard Interest Rate	
Balances of \$0 to \$4,999.99	0.00% pa (variable)
Balances of \$5,000 and over	1.00% pa (variable)
Bonus Interest Rate	
Only available for accounts opened on or after 14 December 2015 with balances of \$5,000 and over, until specified otherwise.	1.35% pa (variable)

- A maximum account balance of \$5,000,000 applies.
- The Standard Interest Rate applies to the balance of your Hi Saver Account in the manner set out in the table above.
- If your Hi Saver Account is opened on or after 14 December 2015 (the **Promotional Period**):
 - o the Bonus Interest Rate will be paid on the total balance of your Hi Saver Account on each day on which the closing balance of your account is \$5,000 or greater, for a period of 4 months from the date your Hi Saver Account is opened,
 - o the Bonus Interest Rate will not be paid on any day on which the closing balance of your Hi Saver Account is not equal to, or does not exceed, \$5,000, and
 - o the Promotional Period commences on 14 December 2015 and applies until specified otherwise.
- Where the Bonus Interest Rate is payable, it is paid in addition to the Standard Interest Rate.
- The Bonus Interest Rate is only payable for a period of 4 months from the account opening date on Hi Saver Accounts opened during the Promotional Period. After the expiry of the 4 month period, the Standard Interest Rate will apply in the manner set out in the table above.
- We may at any time impose a date after which members who open Hi Saver accounts will not be eligible to receive the Bonus Interest Rate. The Standard Interest Rate will apply in the manner set out in the table above.
- If you have ever previously opened a Hi Saver account (either as a joint or single account holder), the Bonus Interest Rate will not apply to any accounts you may open subsequently (either as a joint or single account holder).
- Overdrawn accounts will be charged debit interest at the rate of 16.69%p. a (variable).

The rates stated in this Interest Rate Schedule are effective 14 June 2019. As the rates are variable they are subject to change and may change at any time including between the time you apply for a Hi Saver Account and when your account is opened. You should ensure that you have a current Hi Saver Account Interest Rate Schedule. You can obtain a copy of the current Interest Rate Schedule by calling 13 25 77 or visiting pnbank.com.au.