



Savings and Transaction Account Interest Rate Schedule

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A maximum account balance of \$5,000,000 applies to all accounts

Savings Accounts

Account	Balance Tier	Variable Interest Rates	Interest Calculated	Interest Credited
SwiftSaver Account	<u>Standard Rate</u> \$0 plus	<u>Standard Rate</u> 0.20% p.a.	Daily Balance	Last day of every month ²
	<u>Bonus Rate</u> \$0 - \$250,000	<u>Bonus Rate</u> 4.35% p.a.		
	\$250,000.01 plus	0.00% p.a.		
Way Cool Saver Account	\$0 - \$4,999.99 \$5,000 plus	3.05% p.a. 0.00% p.a.	Daily Balance	Last day of every month
Hi Saver Account <i>^applies to accounts opened before 1 April 2023</i>	<u>Standard Rate</u> \$0 - \$4,999.99	<u>Standard Rate</u> 0.00% p.a.	Daily Balance	Last day of every month ³
	\$5,000 plus	1.00% p.a.		
	<u>Bonus Rate</u> \$0 - \$4,999.99	<u>Bonus Rate</u> 0.00% p.a.		
Hi Saver Account <i>^applies to accounts opened on or after 1 April 2023</i>	<u>Standard Rate</u> \$0 plus	<u>Standard Rate</u> 1.00% p.a.	Daily Balance	Last day of every month ³
	\$5,000 plus	4.15% p.a.		
	<u>Bonus Rate</u> \$0 plus	<u>Bonus Rate</u> 4.15% p.a.		
Cash Saver Account	\$0 - \$4,999.99 \$5,000 plus	0.00% p.a. 0.90% p.a.	Daily Balance	Last day of every month
Donation Saver *Charity Donation	\$0 plus	0.25% p.a.	Daily Balance	Last day of every month ⁴
Business Saver	\$0 - \$4,999.99 \$5,000 plus	1.45% p.a. 1.75% p.a.	Daily Balance	Last day of every month

Transaction Accounts

Account	Balance Tier	Variable Interest Rates	Interest Calculated	Interest Credited
& Retirement Account	\$0 plus	2.00% p.a.	Daily Balance	Last day of every month
Easypay Plus Access Account	\$0 - \$99,999.99 \$100,000 plus	0.01% p.a.	Daily Balance	Quarterly – Mar, Jun, Sept, Dec. Last day of the month
Easypay Access Account		0.05% p.a.		
Easy Living Account				
Student Account				
Easy Living Deeming Account	\$0 - \$60,400.00 \$60,400.01 plus	0.25% p.a. 2.25% p.a.	Daily Balance	Quarterly – Mar, Jun, Sept, Dec. Last day of the month
Community Account	\$0 - \$99,999.99 \$100,000 plus	0.01% p.a. 0.05% p.a.	Daily Balance	Quarterly – Mar, Jun, Sept, Dec. Last day of the month
Budgeting Account	\$0 - \$99,999.99 \$100,000 plus	0.01% p.a. 0.05% p.a.	Minimum Monthly Balance	Last day of every month
Business Account	\$0 - \$99,999.99 \$100,000 plus	0.01% p.a. 0.05% p.a.	Minimum Monthly Balance	Last day of every month
& Transaction Account	\$0 plus	0.00% p.a.	Daily Balance	Not Applicable
Concession Account	\$0 plus	0.00% p.a.	Daily Balance	Not Applicable

The rates stated in the Interest Rate Schedule are effective **22 November 2023**. Rates are subject to change and may change at any time including between the time you apply for a Savings or Transaction account or when your account is opened. You should ensure that you have a current Savings and Transaction Account Interest Rate Schedule. You can obtain a copy of the current Interest Rate Schedule by calling 13 25 77 or visiting

If any of your Savings or Transaction account is overdrawn, interest will be charged on the overdrawn balance, and will be calculated daily at 16.69% p.a. and charged to the account at the end of the month or in line with the dates detailed above.

- A maximum account balance of \$5,000,000 applies to all accounts.
- SwiftSaver bonus interest rate applies when at least \$10 is deposited to the account and no withdrawals are made from the account in the calendar month.
- The Hi Saver bonus interest rate is only payable for a period of the first four months on daily closing balances. After four months the Hi Saver account will receive the standard variable interest rate in the manner set out in the table above. If your Hi Saver account was opened on or after 1 April 2023 with a balance from \$0 it will be eligible for the bonus interest for the first four months from the date of opening your account. For accounts opened before 1 April 2023 bonus interest 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 four months from the date of opening your account.
- Charity Donation Interest of 1.00% is paid on the Annual Average Balance at the end of Each Financial Year.

We recommend you read the relevant Terms & Conditions when considering a product's appropriateness to your circumstances. Copies of these documents are available at pnbank.com.au or from any P&N Bank location. A Target Market Determination (TMD) for our products is also available on request. Fees and Charges apply. Please refer to the pnbank.com.au for information on Fees and Charges.