

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	\$0 +	Standard Rate 0.10% pa	Daily Balance	Last day of every month
	\$100,000 + \$0 - \$100,000	Bonus Rate 0.00% pa 1.00% pa	Daily Balance	Last day of every month Bonus Interest Rate applies when: -At least \$10 deposited to the account in the calendar month; -No withdrawals are made from the account in the calendar month; and -The account balance does not exceed \$100,000 at any time in the calendar month.
Way Cool Saver	\$5,000 + \$0 - \$4,999	0.00% pa 1.25% pa	Daily Balance	Last day of every month
CashSaver Account	\$5,000+ \$0 - \$4,999	0.10% pa 0.00% pa	Daily Balance	Last day of every month
Donation Saver *Charity Donation	\$0+	0.25% pa	Daily Balance	Last day of every month

*Charity Donation Interest of 1.25% is paid on the Annual Average Balance at the end of Each Financial Year

Transaction Accounts

Account	Balance Tier	Variable Interest Rates	Interest Calculated	Interest Credited
& Retirement Account	\$0 +	0.70% pa	Daily Balance	Last day of every month
Easypay Plus Access Account Easypay Access Account Easy Living Account Student Account	\$100,000 + \$0 - \$99,999	0.05% pa 0.01% pa	Daily Balance	Quarterly – Mar, Jun, Sept, Dec. Last day of the month
Easy Living Deeming Account	\$51,800 + \$0 - \$51,799	2.25% pa 0.25% pa	Daily Balance	Quarterly – Mar, Jun, Sept, Dec. Last day of the month
Community Account	\$100,000 + \$0 - \$99,999	0.05% pa 0.01% pa	Daily Balance	Quarterly – Mar, Jun, Sept, Dec. Last day of the month
Budgeting Account	\$100,000 + \$0 - \$99,999	0.05% pa 0.01% pa	Minimum Monthly Balance	Last day of every month
Business Account	\$100,000 + \$0 - \$99,999	0.05% pa 0.01% pa	Minimum Monthly Balance	Last day of every month
& Transaction Account	\$0 +	0.00% pa	Daily Balance	Not Applicable

The rates stated in the Interest Rate Schedule are effective **13 October 2020**. Rates are subject to change and may change at any time including between the time you apply for a Savings or Transaction account and 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 www.pnbank.com.au.

Where any 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.

We recommend you read the relevant PDS and/or 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. Fees and Charges apply Please refer to the Schedule of Access, Fees and Charges.