

TRANSACTION & SAVINGS ACCOUNTS	RATE (%PA)
S99 - Everyday Account	0.00
S98 - Pensioner Account Balance Range \$1 - \$9,999 \$10,000 - \$49,999 \$50,000 - \$249,999 \$250,000 + Interest calculated on daily balance and credit 30 June each year.	0.85 1.70 2.20 2.50
S36 - Concession Card Account	0.00
S92 - Youth Account Interest calculated on daily balance and credited 30 June each year.	3.75
S45 - Christmas Club Interest calculated on daily balance and credited 31 October each year.	0.80
S37 - Online Saver Account Interest calculated on daily balance and credited on the last day of the month.	3.75

TERM DEPOSITS	RATE (%PA)
3 Months	4.35
6 Months	4.55
9 Months	4.55
12 Months	4.65
24 Months	4.25
<p>Minimum balance of \$5,000. Interest fixed for the term of the investment. Interest calculated on daily balance and credited on maturity. For terms greater than 12 months, interest also credited annually.</p> <p>When a fixed term account is redeemed prior to maturity the interest rate applicable will be equivalent to the current At Call rate for the amount withdrawn. 31 days written notice must be given for early redemptions.</p>	

Fees & Charges

<p>No Account Keeping Fees and no Transaction Fees on cards, internet banking, telephone banking and teller transactions on Transaction Accounts.</p>	
<p>Dishonour Fees Direct Debit dishonoured due to insufficient funds, Cheque deposited to the account and subsequently dishonoured, Periodical Payment dishonoured due to insufficient funds</p>	\$10
<p>Overdrawn Account Fee Per item which overdraws account or exceeds overdraft limit</p>	\$10
<p>Traces, Enquiries & Disputes EFT, OSKO, BPay & Cards. Fee only applies to non-genuine disputes</p>	\$30
<p>IPEX Fee Electronic Funds Transfers (EFT's) processed in real time are \$20 each. Please note arrival time cannot be guaranteed as it is dependent on the receiving financial institution.</p>	\$20
<p>Dormant Account Fee Annual fee on dormant accounts (no transactions over the prior 12 months)</p>	\$10
<p>Duplicate Statement Fee Per statement</p>	\$5
<p>Foreign Exchange Visa Foreign Transaction Currency Conversion Foreign Currency Telegraphic Transfer</p>	3% of sale 1% of sale \$40

OWNER OCCUPIED HOME LOANS	PRINCIPAL & INTEREST RATE (%PA)	PRINCIPAL & INTEREST COMPARISON RATE (%PA)	INTEREST ONLY RATE (%PA)	INTEREST ONLY COMPARISON RATE (%PA)
LVR ≤ 60%	6.14	6.14	N/A	N/A
LVR >60 - 80%	6.29	6.29	N/A	N/A
LVR >80 - 90%	6.49	6.49	N/A	N/A
STANDARD VARIABLE RATE	7.80	7.80	N/A	N/A

INVESTMENT HOME LOANS	PRINCIPAL & INTEREST RATE (%PA)	PRINCIPAL & INTEREST COMPARISON RATE (%PA)	INTEREST ONLY RATE (%PA)	INTEREST ONLY COMPARISON RATE (%PA)
LVR ≤ 60%	6.24	6.24	6.44	6.44
LVR >60 - 80%	6.34	6.34	6.44	6.44
LVR >80 - 90%	6.74	6.74	6.74	6.74
STANDARD VARIABLE RATE	8.99	8.99	9.29	9.29

PERSONAL LOANS	INTEREST RATE (%PA)	COMPARISON RATE (%PA)
SECURED LOANS	7.99	7.99
STANDARD LOANS	12.49	12.49

CREDIT CARD	INTEREST RATE (%PA)	ANNUAL FEE
BASIC BLUE	11.99	\$45

LOAN FEES	
Establishment Fees	Nil
Default Payment Fee	\$35
Fixed Loan Rate Lock-in Fee (For up to 3 months)	\$600 plus 0.15% of loan amount
Repayment Processing Fee (for fixed rate loans)	Economic Cost - available on application

GENERAL INFORMATION ON LOANS

Mortgage loans require 1st or 2nd mortgage over residential property including vacant land. Mortgage loans are available for terms up to 30 years. Personal loans are available for terms up to 7 years. Security may be required on personal loans. Fees and charges may be payable. Loans available for any worthwhile purpose but are subject to Beyond's lending policy. Interest is calculated daily and charged to the loan at the end of each month. Additional repayments and lump sum principal reductions are allowable at any time without penalty on all variable rate loans.

TRANSACTION & SAVINGS ACCOUNTS	RATE (%PA)
S90 - Business Everyday Account	0.00
S38 - Business Online Saver Account	2.30

BUSINESS LOANS	PRINCIPAL & INTEREST RATE (%PA)	PRINCIPAL & INTEREST COMPARISON RATE (%PA)	INTEREST ONLY RATE (%PA)	INTEREST ONLY COMPARISON RATE (%PA)
RESIDENTIAL SECURITY	6.69	6.69	N/A	N/A
COMMERCIAL SECURITY	7.49	7.49	N/A	N/A
VEHICLE SECURITY	7.99	7.99	N/A	N/A
STANDARD VARIABLE RESIDENTIAL	8.19	8.19	8.19	8.19
STANDARD VARIABLE COMMERCIAL	8.19	8.19	8.19	8.19

CREDIT CARD	INTEREST RATE (%PA)	ANNUAL FEE
BASIC BLUE	11.99	\$45

OVERDRAFTS	INTEREST RATE (%PA)	COMPARISON RATE (%PA)
SECURED	8.84	8.84
UNSECURED	12.99	12.99

MERCHANT FACILITIES
Available on application