

GREAT RATES



Term	Interest Rate
Term Deposit	
1 month	0.75%
3 months	1.00%
6 months	1.50%
9 months	2.00%
12 months*	2.85%
15 months*	2.85%
18 months*	3.00%
24 months*	3.00%
36 months*	3.00%
48 months	3.00%
60 months	3.00%

Minimum opening balance \$1,000.00. Maximum opening balance \$200,000.00.
*Rate effective as at 1/7/2016.

Freedom Investment Account

Interest Payout Frequency	Terms				
	12 months	24 months	36 months	48 months	60 months
Fortnightly	2.23%	2.47%	2.71%	2.96%	2.96%
Monthly	2.23%	2.47%	2.72%	2.96%	2.96%
Quarterly	2.23%	2.48%	2.72%	2.97%	2.97%
6-monthly	2.25%	2.50%	2.75%	3.00%	3.00%
Annually	2.25%	2.50%	2.75%	3.00%	3.00%
Maturity	2.25%	2.50%	2.75%	3.00%	3.00%

Minimum opening balance \$10,000.00. Maximum opening balance \$200,000.00.

MoneyZONE Account

Balances \$0 to \$499.99	0.15%
Balances \$500 and over	0.25%

Minimum opening balance \$5.00. Minimum operating balance nil.

TranXact Account

Balances \$0 to \$499.99	0.15%
Balances \$500 and over	0.25%

Minimum opening balance \$10.00. Minimum operating balance nil.

ProSaver EasyCard Account

Balances \$200 to \$1,999.99	0.15%
Balances \$2,000.00 and over	0.25%

Minimum opening balance \$10.00. Minimum operating balance nil.

ClassicSaver Account

Balances \$0 to \$499.99	0.25%
Balances \$500 and over	0.50%

Minimum opening balance \$10.00. Minimum operating balance nil.

EasySaver Account

All Balances	0.25%
Bonus Interest	1.50%

Bonus Interest is paid on a monthly basis on balances \geq \$10 and \leq \$200,000 with at least one deposit totalling \$10.00 and no withdrawals during the month.

Minimum opening balance \$10.00. Minimum operating balance nil.

Passbook Account

Balances \$200 to \$1,999.99	0.15%
Balances \$2,000 and over	0.25%

Minimum opening balance \$100.00. Minimum operating balance nil.

ProSaver Passbook Account

Balances \$200 to \$1,999.99	0.15%
Balances \$2,000.00 and over	0.25%

Minimum opening balance \$10.00. Minimum operating balance nil.

ProSaver Cheque Account

All balances	0.25%
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Minimum opening deposit \$50.00. Maximum opening deposit \$30,000.00.
Maximum operating balance \$30,000.00

SMART Business Savings

\$0 - \$49,999.99	0.25%
\$50,000 - \$99,999.99	0.50%
\$100,000.00 - \$199,999.99	0.75%
\$200,000.00 and over	1.00%

Minimum Opening Balance - \$10.00. Minimum operating balance nil.

Interest Bearing Cheque Account - Commercial

All Balances	0.10% - 0.50%
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Minimum opening balance \$250.00. Minimum operating balance nil.

Non Profit Organisation Cheque Account

All Balances	0.10%
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Minimum opening balance \$250.00. Minimum operating balance nil.

BizSaver Account

Normal Interest	0.50%
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Term	Interest Rate
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Bonus Interest (BizSaver Account)	0.50%
Bonus Interest is paid on a monthly basis on balances \geq \$2,000 and \leq \$100,000 with no withdrawals during the month. Minimum opening deposit \$250.00. Minimum operating balance nil.	

LENDING RATES

Prime Lending Rate	6.00%
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Business Banking

Indicator Lending Rate	9.95%
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Personal Cheque Account

Unarranged Overdraft Rate	16.00%
Base / Excess Rate	12.00%

Interest Bearing Cheque Account - Commercial

Unarranged Overdraft Rate	17.00%
Base / Excess Rate	13.00%

Business Cheque Account

Unarranged Overdraft Rate	17.00%
Base Rate	9.95%
Excess Rate	13.95%

Orbit Account*

Credit Interest: Balances \$200 - \$1,999.99	0.25%
Balances \$2,000 and over	0.40%
Debit Interest Rate	8.50%
Excess Interest Rate	8.50%

Home Loan

EasyHome Loan

Owner Occupied	
6 month Fixed Interest Rate	3.95%
1 year Fixed Interest Rate	4.50%
2 years Fixed Interest Rate	5.45%
Variable Interest Rate	6.25%

RateSaver Personal Home Loan

Owner Occupied	
1 year Fixed Interest Rate	4.50%
2 years Fixed Interest Rate	5.45%
Variable Interest Rate	8.25%

RateSaver Residential Investment Home Loan

Not Owner Occupied	
1 year Fixed Interest Rate	5.25%
2 years Fixed Interest Rate	6.75%
Variable Interest Rate	8.25%

EasyHome Investment Loan

Not Owner Occupied	
1 year Fixed Interest Rate	4.50%
2 years Fixed Interest Rate	5.45%
Variable rate	7.45%

Personal Loan

Secured	14.50%
Unsecured	17.00%
EasyUnsecured	18.00%
School Fee	17.00%
Cyclone Repair Loan*	4.50%

Motor Vehicle Loan

	8.95%
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Term Loan

Reference Rate	13.50%
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Micro-Credit Loan

	19.00%
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SMART Business

SMART Business Term Loan	12.50%
SMART Business Asset Loan	14.95%
SMART Business Unsecured Personal Loan	17.00% - 25.00%

Cane Farmer's Loan*

Reference Rate	10.00%
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MasterCard

Regular	20.50%
Gold	20.50%

Base Lending Rate (Jun 17 Quarter)	2.44%
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All interest rates are on a per annum basis. All loan interest rates are variable unless otherwise stated. This information is correct as at 28/7/2017. For more information on terms, conditions, fees and charges, contact your nearest BSP branch or our Customer Care Centre on 132 888. Last publication date - 28/4/2017.

*Product is no longer on offer.