

Deposit Interest Rates

Effective 29 August 2019

Transaction Accounts	Balance	Rate (%p.a.)
Access Account	\$0 +	0.00
Junior Saver	\$0 +	1.00
Student Starter	\$0 +	0.00
Retirement Plus	Balance up to \$9,999	0.10
	Balance between \$10,000 - \$99,999	0.80
	Balance greater than \$100,000	1.55
McGrath Pink Visa Debit Card	\$0 +	0.00
Community Account	\$0 +	0.00

Savings Accounts	Balance	Rate (%p.a.)
Money Market	\$0 - \$9,999	0.00
	\$10,000 - \$19,999	0.10
	\$20,000 - \$99,999	0.30
	\$100,000 +	1.05
Bonus Saver	Regular interest	0.10
	Bonus interest	1.70
	Maximum interest	1.80
Christmas Cracker	\$0 +	1.50
Matrimoney	\$0 +	3.00

Business Accounts	Balance	Rate (%p.a.)
Business Access Account	\$0 +	0.00
FirstBiz Online Savings	\$0 - \$499,999	1.05
	\$500,000 +	1.30

Interest rates quoted are effective as at the date shown and may be varied at any time.

Fees, charges, terms and conditions apply – details available on application.

For more information contact us on **1300 13 22 77** or visit communityfirst.com.au

For information on your account call our 24 hour Account Enquiry Service on **1300 13 16 99**.

Term Deposit Interest Rates

Effective 29 August 2019

Terms (in months)	\$5,000 - \$49,999 (Rate %p.a.)			\$50,000 - \$99,999 (Rate %p.a.)			\$100,000 - \$249,999 (Rate %p.a.)		
	Monthly	On Maturity	Annual	Monthly	On Maturity	Annual	Monthly	On Maturity	Annual
3-5	1.65	1.75	n/a	1.65	1.75	n/a	1.65	1.75	n/a
6-11	1.75	1.85	n/a	1.75	1.85	n/a	1.75	1.85	n/a
12-23	1.85	n/a	1.95	1.85	n/a	1.95	1.85	n/a	1.95
24	1.85	n/a	1.95	1.85	n/a	1.95	1.85	n/a	1.95
36	1.85	n/a	1.95	1.85	n/a	1.95	1.85	n/a	1.95

- If you would like to invest \$250,000 or more, Community First will negotiate a rate with you
- Interest paid monthly cannot be compounded onto the investment
- With our tiered investment rates, the more you invest, the higher your return

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