



## Interest Rate Schedule - Everyday Banking and Savings Products

### Effective date - 01 July 2025

Interest rates are on a per annum basis and are subject to change. Full details of terms and conditions are available on application. An Account Access Terms & Conditions brochure, Summary of Accounts and Fees & Charges are available online or in branch. You should read all documents before deciding whether to purchase these products.

#### TERM DEPOSITS

| Term      | Interest Rate |                              |
|-----------|---------------|------------------------------|
| 3 months  | 1.00%         | Interest paid on maturity    |
| 6 months  | 1.25%         |                              |
| 9 months  | 2.05%         |                              |
| 12 months | 3.90%         | Interest paid every 6 months |
| 24 months | 3.75%         |                              |

Minimum deposit \$5,000 for 3, 6, 9 & 12 months. Interest calculated daily, paid on maturity on deposits up to 12 months. The Board reserves the right to accept deposits over \$100,000. Terms, conditions, fees & charges may apply and are available on request. Rates are current at the date of publication and are subject to change.

#### WEALTH BUILDER TERM DEPOSITS

| Term      | Interest Rate |                           |
|-----------|---------------|---------------------------|
| 12 months | 3.95%         | Interest paid on maturity |
| 24 months | 3.90%         |                           |

\* Eligibility criteria, terms & conditions, fees & charges apply. Funds must come from an account the member or customer does not currently hold with Bank Orange with a minimum initial deposit amount of \$50,000

#### TRANSACTIONS

| All Purpose Savings                              | Rate  |
|--|-------|
| All balances                                     | 0.00% |
| Prestige Account                                 | Rate  |
| On portion of balance between \$0 - \$1,999      | 0.01% |
| On portion of balance between \$1,999 - \$44,999 | 0.05% |
| On portion of balance over \$44,999              | 0.05% |

Interest calculated daily, paid quarterly—June, September, December, March

| Budget Account | Rate  |
|----------------|-------|
| All balances   | 0.00% |

Interest calculated daily, paid quarterly—June, September, December, March

#### SAVINGS

| Online Saver                             | Rate  |
|--|-------|
| On portion of balance below \$1,000      | 0.00% |
| On portion of balance above \$1,000      | 4.50% |
| Interest calculated daily, paid monthly. |       |

| Bonus Saver         | Rate  |
|---------------------|-------|
| Base interest rate  | 1.00% |
| Bonus interest rate | 3.50% |

Interest calculated daily, paid monthly. Must deposit at least \$50 per month into account & make no withdrawals during the month to be eligible for the bonus rate. If both requirements are not met, then rate reverts back to current base variable rate. The bonus interest is in addition to the base rate.

| Golden Account   | Rate  |
|--|-------|
| All balances   | 0.50% |
| Minimum balance \$5,000. Interest calculated daily, paid monthly. Any deposits must be at least \$500 except Periodical Payments or Payroll Deductions. 7 days notice of withdrawal after deposit current for 30 days. |       |

| Christmas Club  | Rate  |
|---|-------|
| All balances  | 1.50% |
| Interest calculated on minimum monthly balance, paid 31st October. Account access only between 1st November - 31st January. |       |

| Kids Super Saver  | Rate  |
|---|-------|
| All balances  | 3.00% |
| Interest calculated on the minimum monthly balance, paid quarterly—June, September, December, March |       |