BFS

INVESTMENT INTEREST RATE SCHEDULE

Effective from 01.01.2017

Part 3a of 3

This Schedule of 2 pages (part 3a and 3b) forms part of the Product Information Statement – Offer Document referred to therein as Part 3. All interest rates are per annum (p.a.) Information in this document is subject to change from time to time. Please contact us to verify current interest applicable to each product. This schedule can be viewed on the BFS website and any variations to these interest rates will be notified via the website.

SAVINGS, NOW AND CHEQUE ACCOUNTS:

Savings Accounts (Wholesale clients only)	**Interest Paid Monthly**
Whole balance up to $9,999	0.40%
Whole balance $10,000 to $69,999	0.50%
Whole balance $70,000 to $299,999	0.65%
Whole balance of $300,000 and over	1.00%

Notice of Withdrawal Account (31 days notice required for withdrawal)	**Interest Paid Monthly**
Whole balance	2.75%

BFS *Cheq* Accounts (Baptist Organisations Only)	**Interest Paid Monthly**
Whole balance up to $9,999	0.40%
Whole balance $10,000 to $69,999	0.50%
Whole balance $70,000 to $299,999	0.65%
Whole balance of $300,000 and over	1.00%

Hi Savings Online Accounts (Wholesale clients only)	**Interest Paid Monthly**
Whole balance	2.00%

Business Savings Online Accounts (Wholesale clients only)	**Interest Paid Monthly**
Whole balance	2.00%

Pensioner Deeming Accounts (31 days notice required for withdrawal)	**Interest Paid Monthly**
Individual Accounts	
First $48,000	1.75%
Portion over $48,000	3.25%
Joint Accounts	
First $79,600	1.75%
Portion over $79,600	3.25%

Funeral Investment Account (Personal Accounts Only)	**Interest Paid Monthly**
Individuals only - Maximum $12,500 plus interest (indexed annually by Centrelink on 1 July)	1.50%

Development Fund Savings Accounts (31 days notice required for withdrawal) (Available only to clients with existing Development Fund accounts at 31/12/2009 – additional fund lodgements are not permitted as advised by Aust. Govt.)	**Interest Paid Monthly**
Interest Rate to be nominated by the investor	0.00% to 2.00%

Please ask for the Product Information Statement – Offer Document to assist you in your product selection.

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TERM INVESTMENTS:

Term Investment up to $4,999.99					
	Interest Payment Frequency				
Term	*Every Month*	*3 Monthly*	*6 Monthly*	*12 Monthly*	*On Maturity*
31 days	-	-	-	-	2.00%
3 months	-	-	-	-	2.25%
6 months	-	-	-	-	2.25%
9 months	-	-	-	-	2.25%
12 months	2.36%	2.37%	2.38%	-	2.40%
18 months	2.46%	2.47%	2.48%	2.50%	2.52%
24 months	2.46%	2.47%	2.48%	2.50%	2.53%
36 months	2.46%	2.47%	2.48%	2.50%	2.56%

Term Investment of $5,000.00 to $19,999.99					
	Interest Payment Frequency				
Term	*Every Month*	*3 Monthly*	*6 Monthly*	*12 Monthly*	*On Maturity*
31 days	-	-	-	-	2.30%
3 months	-	-	-	-	2.65%
6 months	-	-	-	-	2.80%
9 months	-	-	-	-	2.80%
12 months	2.91%	2.92%	2.93%	-	2.95%
18 months	2.91%	2.92%	2.93%	2.95%	2.97%
24 months	2.96%	2.97%	2.98%	3.00%	3.05%
36 months	2.96%	2.97%	2.98%	3.00%	3.09%

Term Investment of $20,000.00 to $99,999.99					
	Interest Payment Frequency				
Term	*Every Month*	*3 Monthly*	*6 Monthly*	*12 Monthly*	*On Maturity*
31 days	-	-	-	-	2.35%
3 months	-	-	-	-	2.80%
6 months	-	-	-	-	2.85%
9 months	-	-	-	-	2.85%
12 months	2.96%	2.97%	2.98%	-	3.00%
18 months	2.96%	2.97%	2.98%	3.00%	3.02%
24 months	3.05%	3.06%	3.07%	3.10%	3.15%
36 months	3.10%	3.11%	3.12%	3.15%	3.25%

Term Investment of $100,000.00 and over					
	Interest Payment Frequency				
Term	*Every Month*	*3 Monthly*	*6 Monthly*	*12 Monthly*	*On Maturity*
31 days	-	-	-	-	2.35%
3 months	-	-	-	-	2.80%
6 months	-	-	-	-	2.85%
9 months	-	-	-	-	2.85%
12 months	2.96%	2.97%	2.98%	-	3.00%
18 months	2.96%	2.97%	2.98%	3.00%	3.02%
24 months	3.05%	3.06%	3.07%	3.10%	3.15%
36 months	3.14%	3.15%	3.16%	3.20%	3.30%

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