

Essentials Account Package

These accounts are not available for Business memberships.

Pay Account	Bills Account	Save Account
Direct your pay to this account for everyday banking.	Budget ahead of time and pay all of your bills from this account.	Intentionally grow your savings position each month.
\$1+ 0.01%	\$1+ 0.01%	\$1- \$1,999 0.05%
		Portion \$2,000 - \$500,000 ¹ 0.20%
		1. Any portion over \$500,000 will earn the Pay Account rate.

Bonus Interest Accounts

These accounts are not available for Business memberships.

Bonus Saver	Kids Bonus Saver
Rates when minimum deposit of \$100 each month and no withdrawals made each month.	Rates when minimum deposit of \$25 each month and no withdrawals made each month.
Earn up to	Base Bonus Earn up to
\$1 - \$1,999 0.55%	\$1 - \$5,000 0.05% 0.65% 0.70%
Portion \$2,000 - \$24,999 0.60%	Portion \$5,001 - \$50,000 ¹ 0.05% 0.15% 0.20%
Portion \$25,000 - \$500,000 ¹ 0.60%	1. Any portion over \$50,000 will earn the Pay Account rate.
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Investment Accounts

These accounts are not available for Business memberships.

Standard Term Deposits	Regular Income Term Deposits																																	
Fixed rates - minimum deposit \$5,000	Fixed rates - minimum deposit \$25,000																																	
<table border="1"> <thead> <tr> <th>Term (months)</th> <th>\$5,000 - \$24,999</th> <th>\$25,000- \$249,999</th> <th>\$250,000- \$500,000</th> </tr> </thead> <tbody> <tr> <td>3</td> <td>0.50%</td> <td>0.60%</td> <td>0.70%</td> </tr> <tr> <td>6</td> <td>0.45%</td> <td>0.55%</td> <td>0.65%</td> </tr> <tr> <td>9</td> <td>0.40%</td> <td>0.50%</td> <td>0.60%</td> </tr> <tr> <td>12</td> <td>0.40%</td> <td>0.50%</td> <td>0.60%</td> </tr> <tr> <td>24²</td> <td>0.40%</td> <td>0.50%</td> <td>0.60%</td> </tr> </tbody> </table>	Term (months)	\$5,000 - \$24,999	\$25,000- \$249,999	\$250,000- \$500,000	3	0.50%	0.60%	0.70%	6	0.45%	0.55%	0.65%	9	0.40%	0.50%	0.60%	12	0.40%	0.50%	0.60%	24 ²	0.40%	0.50%	0.60%	<table border="1"> <thead> <tr> <th>Term (months)</th> <th>\$25,000- \$249,999</th> <th>\$250,000- \$500,000</th> </tr> </thead> <tbody> <tr> <td>12</td> <td>0.30%</td> <td>0.40%</td> </tr> <tr> <td>24</td> <td>0.30%</td> <td>0.40%</td> </tr> </tbody> </table>	Term (months)	\$25,000- \$249,999	\$250,000- \$500,000	12	0.30%	0.40%	24	0.30%	0.40%
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<i>Interest is paid at maturity. ²Interest paid every 12 months.</i>	<i>Earn a fixed rate, with interest paid monthly to a nominated account.</i>																																	

Business Accounts

Business Cash Hub	Standard Term Deposits - Business																				
The preferred choice for our business members	Fixed rates - Minimum deposit \$5,000																				
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GST/Tax Saver	<i>Interest is paid at maturity. ²Interest paid every 12 months. Regular income not available.</i>																				
The perfect account to save for your GST/Tax payments.																					
\$1+ 0.05%																					

Other Deposit Accounts

Special Purpose

Consider this account for any special purposes.

\$1+ 0.05%

Mortgage Offset

A transaction account linked to your home or investment loan which helps you to pay less interest over the life of your loan.

\$1+ 100% Offset

Retirement Access Saver

High interest account for members aged 65+ or Australian Government pension card holders

\$1 - \$50,000 0.05%

Portion \$50,000 - \$500,000¹ 0.15%

1. Any portion over \$500,000 will earn the Pay Account rate.

Cash Management

High interest account suitable for many purposes.

\$1 - \$4,999 0.05%

Portion \$5,000 - \$24,999 0.05%

Portion \$25,000 - \$49,999 0.05%

Portion \$50,000 - \$99,999 0.10%

Portion \$100,000 - \$249,999 0.15%

Portion \$250,000 - \$500,000¹ 0.20%

1. Any portion over \$500,000 will earn the Pay Account rate.

Christmas Saver

Intentionally save for Christmas and access Nov to Jan.

\$1- \$500,000¹ 0.15%

1. Any portion over \$500,000 will earn the Pay Account rate.

Classic Personal Accounts – *No longer available for new accounts*

Access Saver (S1) &

Smart Start Access Saver (S17)

\$1+ 0.01%

Budget Saver (S4)

Super Cash Hub (S45)

\$1+ 0.01%

iT Saver (S50)

\$1- \$1,999 0.05%

Portion \$2,000 - \$500,000¹ 0.20%

1. Any portion over \$500,000 will earn the Pay / Access Saver rate.

Notes:

All savings interest is calculated daily and credited monthly. All rates are subject to change at Directors' discretion without notice. Interest rates expressed as annual percentage rates.

Full terms and conditions including variations to interest rates are prescribed in the 'Account and Access Facility – Conditions of Use' booklet, available from our website or on request. First Option may charge a fee for these facilities. Refer to the Fees and Charges schedule, available from our website or on request.

The relevant provisions of the 'Customer Owned Banking Code of Practice' apply to these facilities.

Advice given by First Option Bank is of a general nature only and does not take your personal needs and financial circumstances into consideration. Members seeking personal advice are advised to seek independent financial advice.