

# PDS

## Interest Rates IMB Deposit Products

Rates effective 30th January 2024 and subject to change

Account Balance

\*Interest rates pa.

Everyday	
\$100,000 and over	0.01%
\$50,000 to \$99,999.99	0.01%
\$20,000 to \$49,999.99	0.01%
\$5,000 to \$19,999.99	0.01%
up to \$4,999.99	0.01%

Wisdom Saver	
\$250,000 and over	2.50%
\$50,000 to \$249,999.99	2.00%
\$10,000 to \$49,999.99	1.65%
up to \$9,999.99	0.05%

Cash Management	
\$250,000 and over	1.70%
\$100,000 to \$249,999.99	1.70%
\$50,000 to \$99,999.99	1.35%
\$20,000 to \$49,999.99	1.15%
\$10,000 to \$19,999.99	1.15%
\$5,000 to \$9,999.99	0.05%
up to \$4,999.99	0.00%

Zoo			
Account Balance	Standard Variable Interest Rate % p.a.	Standard Variable Bonus Interest Rate % p.a. <sup>2</sup>	Earn up to % p.a. <sup>2</sup>
\$50,000 and over	0.10%	3.90%	4.00%
\$20,000 to \$49,999.99	0.10%	3.90%	4.00%
\$5,000 to \$19,999.99	0.10%	3.90%	4.00%
up to \$4,999.99	0.10%	3.90%	4.00%

2. Standard Variable Bonus interest is payable when bonus interest criteria are met - a minimum deposit (\$10.00 for Zoo) and no withdrawals are made in the calendar month.

Reward Saver				
Account Balance	Standard Variable Interest Rate % p.a.	Standard Variable Bonus Interest Rate % p.a. <sup>3</sup>	Introductory Fixed Bonus Interest Rate % p.a. <sup>3 4</sup>	Earn up to % p.a.
\$1,000,000.01 & above	0.00%	0.00%	0.00%	0.00%
\$500,000.01 to \$1,000,000	0.00%	3.25%	2.00%	5.25%
\$100,000.01 to \$500,000	0.00%	3.25%	2.00%	5.25%
\$5,000 to \$100,000	0.00%	3.25%	2.00%	5.25%
\$0 to \$4,999.99	0.00%	3.25%	2.00%	5.25%

3. To earn bonus interest account holder must make a minimum \$50 deposit and no withdrawals per month. If bonus interest criteria are not met for the calendar month, both the Standard Variable Bonus Interest and Introductory Fixed Bonus Interest Rate are forfeited.

4. Introductory Fixed Bonus Interest Rate is payable for the first 4 interest payments for new accounts opened from 1st September 2023, for new or existing members who have not held a Reward Saver account before. This offer is available for a limited time only.

Account Balance

\*Interest rates pa.

Everyday Unlimited and Everyday Unlimited Kick Start	
all balances	0.00%

Christmas Club <sup>1</sup>	
bonus (all balances)	3.00%

1. If there are any withdrawals between January 1 and October 31 the account will be closed and the bonus forfeited.

Business Transaction & Tax Management Accounts	
\$100,000 and over	0.01%
\$50,000 to \$99,999.99	0.01%
\$20,000 to \$49,999.99	0.01%
\$5,000 to \$19,999.99	0.01%
up to \$4,999.99	0.01%

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Interest rates are paid on the entire balance of the account, except for Wisdom Saver, Reward Saver and Reward Saver Kick Start accounts. For these accounts, a different rate applies to the portion of the balance in each tier. E.g. The interest paid on that part of the balance between \$10,000 and \$49,999.99 is different to the interest paid on the first \$9,999.99 of the balance. Interest rates are subject to change without notice. \*Interest on all deposits is calculated on the daily balance at a daily rate equivalent to the annual rate divided by 365. For rates for discontinued deposit products please visit [www.imb.com.au/rates-and-fees-deposit-accounts.html](http://www.imb.com.au/rates-and-fees-deposit-accounts.html). This document forms part of IMB's Product Disclosure Statement (PDS) for products and payment facilities listed in Page 1 and 2 of IMB's Member Guide to Transaction Banking, which consists of the following documents: IMB Member Guide to Transaction Banking PDS, PDS Fees, Charges and Limits, PDS Interest Rates for IMB Products, and any other supplementary PDS issued by IMB from time to time. IMB Ltd. trading as IMB Bank ABN 92 087 651 974. AFSL/Australian Credit Licence No. 237 391.

# PDS

## Interest Rates IMB Deposit Products

Rates effective 30th January 2024 and subject to change

### Reward Saver Kick Start

Account Balance	Standard Variable Interest Rate % p.a.	Standard Variable Bonus Interest Rate % p.a. <sup>5</sup>	Kick Start Bonus Interest Rate % p.a. <sup>5 6 7</sup>	Earn up to % p.a.
\$1,000,000.01 & above	0.00%	0.00%	0.00%	0.00%
\$500,000.01 to \$1,000,000	0.00%	3.25%	2.00%	5.25%
\$100,000.01 to \$500,000	0.00%	3.25%	2.00%	5.25%
\$5,000 to \$100,000	0.00%	3.25%	2.00%	5.25%
\$0 to \$4,999.99	0.00%	3.25%	2.00%	5.25%

5. To earn bonus interest account holder must make a minimum \$20 deposit and no withdrawals per month. If bonus interest criteria are not met for the calendar month, both the Standard Variable Bonus Interest and Kick Start Bonus Interest Rate are forfeited.

6. The Kick Start Bonus Interest Rate is a variable interest rate payable for the duration the account is eligible:

- Reward Saver Kick Start account for account holders aged under 18 years of age; or

- Until 31/03/2025 for Reward Saver Kick Start accounts for Students, apprentices and trainees aged under 30.

7. For Reward Saver Kick Start accounts opened prior to 1 September 2021. The Fixed Bonus Interest Rate continues to apply. Can be converted to the Kick Start Bonus Interest Rate on request. The Fixed Bonus Interest Rate is payable on balances from \$0-\$4999 at 1.00% p.a. The bonus interest criteria detailed at 5. above applies.

### DIY Super

	Standard Variable Interest Rate % p.a.
\$5,000 and over	2.40%
up to \$4,999.99	0.00%

### Business Cash Management

	Standard Variable Interest Rate % p.a.
\$250,000 and over	1.95%
\$100,000 to \$249,999.99	1.95%
\$50,000 to \$99,999.99	1.60%
\$20,000 to \$49,999.99	1.15%
\$10,000 to \$19,999.99	1.15%
\$5,000 to \$9,999.99	0.05%
up to \$4,999.99	0.00%

### Real Estate Business Account<sup>10</sup>

\$100,000 and over	0.01%
\$50,000 to \$99,999.99	0.01%
\$20,000 to \$49,999.99	0.01%
\$5,000 to \$19,999.99	0.01%
up to \$4,999.99	0.01%

10. Only available to registered Real Estate Agents.

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# PDS

## IMB Term Deposit Interest Rates

Effective 6th March 2024

Interest paid on maturity				
	Interest rate p.a. \$1,000.00- \$4,999.99	Interest rate p.a. \$5,000.00- \$24,999.99	Interest rate p.a. \$25,000.00- \$49,999.99	Interest rate p.a. \$50,000.00 and over
Term (months)				
Minimum investment \$5,000*				
<b>3 Month Special</b>	na	<b>4.20%</b>	<b>4.20%</b>	<b>4.20%</b>
<b>6 Month Special</b>	na	<b>4.75%</b>	<b>4.75%</b>	<b>4.75%</b>
<b>12 Month Special</b>	na	<b>4.70%</b>	<b>4.70%</b>	<b>4.70%</b>
Minimum investment \$1,000*				
12	2.00%	2.00%	2.00%	2.00%
9 to less than 12	2.00%	2.00%	2.00%	2.00%
6 to less than 9	2.00%	2.00%	2.00%	2.00%
3 to less than 6	1.25%	1.25%	1.25%	1.25%
1 to less than 3	1.00%	1.00%	1.00%	1.00%

Interest paid annually (every 365 days) Minimum investment \$5,000*				
Term (months)				
<b>24 Month Special</b>	na	<b>4.00%</b>	<b>4.00%</b>	<b>4.00%</b>
<b>36 Month Special</b>	na	<b>4.00%</b>	<b>4.00%</b>	<b>4.00%</b>
<b>48 Month Special</b>	na	<b>4.00%</b>	<b>4.00%</b>	<b>4.00%</b>
<b>60 Month Special</b>	na	<b>4.00%</b>	<b>4.00%</b>	<b>4.00%</b>

Interest paid 6 monthly and on maturity Minimum investment \$1,000*				
Term (months)				
60	2.00%	2.00%	2.00%	2.00%
48 to less than 60	2.00%	2.00%	2.00%	2.00%
36 to less than 48	2.00%	2.00%	2.00%	2.00%
24 to less than 36	2.00%	2.00%	2.00%	2.00%
12 to less than 24	2.00%	2.00%	2.00%	2.00%
9 to less than 12	2.00%	2.00%	2.00%	2.00%
6 to less than 9	2.00%	2.00%	2.00%	2.00%

Interest paid monthly (every 28 days) Minimum investment \$5,000*				
Term (months)				
<b>12 Month Special</b>	na	<b>4.60%</b>	<b>4.60%</b>	<b>4.60%</b>
<b>24 Month Special</b>	na	<b>3.93%</b>	<b>3.93%</b>	<b>3.93%</b>
60	na	1.95%	1.95%	1.95%
48 to less than 60	na	1.95%	1.95%	1.95%
36 to less than 48	na	1.95%	1.95%	1.95%
24 to less than 36	na	1.95%	1.95%	1.95%
12 to less than 24	na	1.95%	1.95%	1.95%
9 to less than 12	na	1.95%	1.95%	1.95%
6 to less than 9	na	1.95%	1.95%	1.95%
3 to less than 6	na	1.20%	1.20%	1.20%

Interest paid fortnightly (every 14 days) Minimum investment \$2,000*				
Term (months)				
12	1.90%	1.90%	1.90%	1.90%

\* Rates are subject to change without notice. Rates and terms negotiable for amounts over \$100,000.

Prepayment of your investment amount (i.e. withdrawal in part or in full prior to maturity) will be allowed by Us. **However, any amounts withdrawn before maturity will incur the following interest rate reduction:**

- if the interest rate on your Account is higher than 3% p.a., the interest rate reduction is 3% p.a. for 12 months or the full term of the investment if that is 12 months or less;
- if the interest rate on your Account is 3% p.a. or less, the interest rate is reduced to 0.10% p.a. for 12 months or the full term of the investment if that is 12 months or less.

If, upon maturity of your term deposit, you do not provide contrary instructions, your investment will be reinvested at the standard interest rate, which may be higher or lower than your current rate, and this will constitute a new facility.

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