

PDS

Interest Rates IMB Deposit Products

Rates effective 25 January 2019 and subject to change.

Account Balance *Interest rates pa.

Everyday	
\$100,000 and over	0.05%
\$50,000 to \$99,999.99	0.05%
\$20,000 to \$49,999.99	0.01%
\$5,000 to \$19,999.99	0.01%
up to \$4,999.99	0.01%

Junior Savers [^]	
\$50,000 and over	0.10%
\$20,000 to \$49,999.99	0.10%
\$5,000 to \$19,999.99	0.10%
up to \$4,999.99	0.10%

[^]Junior Savers is no longer available for new accounts.

Wisdom Saver	
\$250,000 and over	1.70%
\$50,000 to \$249,999.99	1.50%
\$10,000 to \$49,999.99	1.00%
up to \$9,999.99	0.50%

Cash Management	
\$250,000 and over	1.20%
\$100,000 to \$249,999.99	1.00%
\$50,000 to \$99,999.99	0.50%
\$20,000 to \$49,999.99	0.50%
\$10,000 to \$19,999.99	0.10%
\$5,000 to \$9,999.99	0.05%
up to \$4,999.99	0.00%

Zoo and Balance +			
Account Balance	Standard Variable Interest Rate % p.a.	Standard Variable Bonus Interest Rate % p.a. ¹	Earn up to % p.a. ¹
\$50,000 and over	0.10%	2.50%	2.60%
\$20,000 to \$49,999.99	0.10%	2.50%	2.60%
\$5,000 to \$19,999.99	0.10%	2.50%	2.60%
up to \$4,999.99	0.10%	2.50%	2.60%

1. Standard Variable Bonus interest is payable when bonus interest criteria are met - a minimum deposit (\$10.00 for Zoo & \$20.00 for Balance+) and no withdrawals are made in the calendar month.
Balance + no longer available for new accounts.

Account Balance *Interest rates pa.

Everyday Unlimited and Everyday Unlimited Kick Start	
all balances	0.00%

Christmas Club	
bonus (all balances)	2.00%*

*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	0.10%
\$50,000 to \$99,999.99	0.10%
\$20,000 to \$49,999.99	0.05%
\$5,000 to \$19,999.99	0.05%
up to \$4,999.99	0.01%

Home Saver Account ¹		
Standard Variable Interest Rate	Standard Variable Bonus Interest Rate ²	
All balances 0.00%	All balances 2.50%	

¹ For accounts previously held as an IMB First Home Saver Account. Not available for new accounts.

² To earn bonus interest account holder must make at least one deposit per month. If bonus interest criteria are not met for the calendar month, the Standard Variable Bonus Interest Rate is forfeited.

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Reward Saver				
Account Balance	Standard Variable Interest Rate % p.a.	Standard Variable Bonus Interest Rate % p.a. ¹	Introductory Fixed Bonus Interest Rate % p.a. ^{1 2}	Earn up to % p.a.
\$5,000 & above	0.00%	1.40%	1.00%	2.40%
\$0 to \$4,999.99	0.00%	1.40%	0.00%	1.40%

1. 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.

2. Introductory Fixed Bonus Interest Rate is payable for the first 4 interest payments for new accounts opened from 31 August 2018, for new or existing members who have not held a Reward Saver account before. This offer is available for a limited time only.

Reward Saver Kick Start				
Account Balance	Standard Variable Interest Rate % p.a.	Standard Variable Bonus Interest Rate % p.a. ³	Fixed Bonus Interest Rate % p.a. ^{3 4}	Earn up to % p.a.
\$5,000 & above	0.00%	1.40%	0.00%	1.40%
\$0 to \$4,999.99	0.00%	1.40%	1.00%	2.40%

3. 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 Fixed Bonus Interest Rate are forfeited.

4. Fixed Bonus Interest Rate is payable for the duration the account is eligible:

- Reward Saver Kick Start account for account holders aged under 18 years of age; or
- Until 31/03/2019 for Reward Saver Kick Start accounts for Students, apprentices and trainees aged under 30.

Business Cash Management			
	Standard Variable Interest Rate % p.a.	Introductory Fixed Interest Rate % p.a. ⁵	Earn up to % p.a.
\$250,000 and over	1.20%	0.75%	1.95%
\$100,000 to \$249,999.99	1.00%	0.75%	1.75%
\$50,000 to \$99,999.99	0.50%	0.75%	1.25%
\$20,000 to \$49,999.99	0.50%	0.75%	1.25%
\$10,000 to \$19,999.99	0.10%	0.75%	0.85%
\$5,000 to \$9,999.99	0.05%	0.00%	0.05%
up to \$4,999.99	0.00%	0.00%	0.00%

5. Introductory Fixed Interest Rate is payable for the first 4 interest payments for new accounts opened from 8th April 2013, for new or existing Members who have not held a Business Cash Management account before.

DIY Super			
	Standard Variable Interest Rate % p.a.	Introductory Fixed Interest Rate % p.a. ⁶	Earn up to % p.a.
\$5,000 and over	1.40%	0.75%	2.15%
up to \$4,999.99	0.00%	0.00%	0.00%

6. Introductory Fixed Interest Rate is payable for the first 4 interest payments for new accounts opened from the 2nd March 2015, for new or existing Members who have not held a DIY Super account before.



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Interest Rates IMB Deposit Products (Victoria)

Rates effective 25 January 2019 and subject to change.

Account Balance	*Interest rates pa.
Everyday	
\$100,000 and over	0.05%
\$50,000 to \$99,999.99	0.05%
\$20,000 to \$49,999.99	0.01%
\$5,000 to \$19,999.99	0.01%
up to \$4,999.99	0.01%

Account Balance	*Interest rates pa.
Junior Savers[^]	
\$50,000 and over	0.10%
\$20,000 to \$49,999.99	0.10%
\$5,000 to \$19,999.99	0.10%
up to \$4,999.99	0.10%

[^]Junior Savers is no longer available for new accounts.

Account Balance	*Interest rates pa.
Wisdom Saver	
\$250,000 and over	1.70%
\$50,000 to \$249,999.99	1.50%
\$10,000 to \$49,999.99	1.00%
up to \$9,999.99	0.50%

Account Balance	*Interest rates pa.
Cash Management	
\$250,000 and over	1.20%
\$100,000 to \$249,999.99	1.00%
\$50,000 to \$99,999.99	0.50%
\$20,000 to \$49,999.99	0.50%
\$10,000 to \$19,999.99	0.10%
\$5,000 to \$9,999.99	0.05%
up to \$4,999.99	0.00%

Account Balance	*Interest rates pa.
Optimiser[^]	
\$50,000 and over	1.70%
\$20,000 to 49,999.99	1.50%
\$5,000 to 19,999.99	1.00%
Up to \$4,999.99	0.50%

[^]Optimiser no longer available for new accounts.

Account Balance	Standard Variable Interest Rate % p.a.	Standard Variable Bonus Interest Rate % p.a. ¹	Earn up to % p.a. ¹
\$50,000 and over	0.10%	2.50%	2.60%
\$20,000 to \$49,999.99	0.10%	2.50%	2.60%
\$5,000 to \$19,999.99	0.10%	2.50%	2.60%
up to \$4,999.99	0.10%	2.50%	2.60%

1. Standard Variable Bonus interest is payable when bonus interest criteria are met - a minimum deposit (\$10.00 for Zoo & \$20.00 for Balance+) and no withdrawals are made in the calendar month.
Balance + no longer available for new accounts.

Account Balance	*Interest rates pa.
Everyday Unlimited and Everyday Unlimited Kick Start	
all balances	0.00%

Account Balance	*Interest rates pa.
Christmas Club	
bonus (all balances)	2.00%*

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

Account Balance	*Interest rates pa.
Business Transaction & Tax Management Accounts	
\$100,000 and over	0.10%
\$50,000 to \$99,999.99	0.10%
\$20,000 to \$49,999.99	0.05%
\$5,000 to \$19,999.99	0.05%
up to \$4,999.99	0.01%

Account Balance	Standard Variable Interest Rate	Standard Variable Bonus Interest Rate ²
All balances	0.00%	All balances 2.50%

¹ For accounts previously held as an IMB First Home Saver Account. Not available for new accounts.

² To earn bonus interest account holder must make at least one deposit per month. If bonus interest criteria are not met for the calendar month, the Standard Variable Bonus Interest Rate is forfeited.

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Interest rates are paid on the entire balance of the account, except for Wisdom Saver 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. 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.

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Interest Rates IMB Deposit Products (Victoria)

Rates effective 25 January 2019 and subject to change.

Reward Saver				
Account Balance	Standard Variable Interest Rate % p.a.	Standard Variable Bonus Interest Rate % p.a. ¹	Introductory Fixed Bonus Interest Rate % p.a. ^{1 2}	Earn up to % p.a.
\$5,000 & above	0.00%	1.40%	1.00%	2.40%
\$0 to \$4,999.99	0.00%	1.40%	0.00%	1.40%

1. 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.

2. Introductory Fixed Bonus Interest Rate is payable for the first 4 interest payments for new accounts opened from 31 August 2018, for new or existing members who have not held a Reward Saver account before. This offer is available for a limited time only.

Reward Saver Kick Start				
Account Balance	Standard Variable Interest Rate % p.a.	Standard Variable Bonus Interest Rate % p.a. ³	Fixed Bonus Interest Rate % p.a. ^{3 4}	Earn up to % p.a.
\$5,000 & above	0.00%	1.40%	0.00%	1.40%
\$0 to \$4,999.99	0.00%	1.40%	1.00%	2.40%

3. 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 Fixed Bonus Interest Rate are forfeited.

4. Fixed Bonus Interest Rate is payable for the duration the account is eligible:

- Reward Saver Kick Start account for account holders aged under 18 years of age; or
- Until 31/03/2019 for Reward Saver Kick Start accounts for Students, apprentices and trainees aged under 30.

Business Cash Management			
Account Balance	Standard Variable Interest Rate % p.a.	Introductory Fixed Interest Rate % p.a. ⁵	Earn up to % p.a.
\$250,000 and over	1.20%	0.75%	1.95%
\$100,000 to \$249,999.99	1.00%	0.75%	1.75%
\$50,000 to \$99,999.99	0.50%	0.75%	1.25%
\$20,000 to \$49,999.99	0.50%	0.75%	1.25%
\$10,000 to \$19,999.99	0.10%	0.75%	0.85%
\$5,000 to \$9,999.99	0.05%	0.00%	0.05%
up to \$4,999.99	0.00%	0.00%	0.00%

5. Introductory Fixed Interest Rate is payable for the first 4 interest payments for new accounts opened from 8th April 2013, for new or existing Members who have not held a Business Cash Management account before.

DIY Super			
Account Balance	Standard Variable Interest Rate % p.a.	Introductory Fixed Interest Rate % p.a. ⁶	Earn up to % p.a.
\$5,000 and over	1.40%	0.75%	2.15%
up to \$4,999.99	0.00%	0.00%	0.00%

6. Introductory Fixed Interest Rate is payable for the first 4 interest payments for new accounts opened from the 2nd March, 2015, for new or existing Members who have not held a DIY Super account before.



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IMB Term Deposit Interest Rates

Effective 25 January 2019

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) <i>Minimum investment \$5,000*</i>				
3 Month Special	na	2.20%	2.20%	2.20%
6 Month Special	na	2.30%	2.30%	2.30%
12 Month Special	na	2.40%	2.40%	2.40%
<i>Minimum investment \$1,000*</i>				
12	1.50%	1.50%	1.50%	1.50%
9 to less than 12	1.50%	1.50%	1.50%	1.50%
6 to less than 9	1.50%	1.50%	1.50%	1.50%
3 to less than 6	1.50%	1.50%	1.50%	1.50%
1 to less than 3	0.25%	1.50%	1.50%	1.50%

Interest paid annually (every 365 days)				
Minimum investment \$5,000*				
Term (months)				
24 Month Special	na	2.60%	2.60%	2.60%
36 Month Special	na	2.75%	2.75%	2.75%
48 Month Special	na	2.80%	2.80%	2.80%
60 Month Special	na	3.00%	3.00%	3.00%

Interest paid 6 monthly and on maturity				
Minimum investment \$1,000*				
Term (months)				
60	1.40%	1.40%	1.40%	1.40%
48 to less than 60	1.40%	1.40%	1.40%	1.40%
36 to less than 48	1.40%	1.40%	1.40%	1.40%
24 to less than 36	1.40%	1.40%	1.40%	1.40%
12 to less than 24	1.40%	1.40%	1.40%	1.40%
9 to less than 12	1.40%	1.40%	1.40%	1.40%
6 to less than 9	1.40%	1.40%	1.40%	1.40%

Interest paid monthly (every 28 days)				
Minimum investment \$5,000*				
Term (months)				
12 Month Special	na	2.37%	2.37%	2.37%
24 Month Special	na	2.57%	2.57%	2.57%
60	na	1.30%	1.30%	1.30%
48 to less than 60	na	1.30%	1.30%	1.30%
36 to less than 48	na	1.30%	1.30%	1.30%
24 to less than 36	na	1.30%	1.30%	1.30%
12 to less than 24	na	1.30%	1.30%	1.30%
9 to less than 12	na	1.30%	1.30%	1.30%
6 to less than 9	na	1.30%	1.30%	1.30%
3 to less than 6	na	1.30%	1.30%	1.30%

Interest paid fortnightly (every 14 days)				
Minimum investment \$2,000*				
Term (months)				
12	1.20%	1.20%	1.20%	1.20%

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

Amounts withdrawn before maturity may incur an interest rate reduction of up to 3% pa.

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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