

QTMB Zest Rate Schedule

Deposit Rate Schedule - QTMB Zest Financial and Lifestyle Program for over 50s

Deferred Interest Term Deposits - minimum deposit \$1,000														
Minimum Deposit	1mth	2mths	3mths	4mths	5mths	6mths	7mths	8mths	9mths	10mths	11mths	12mths	24mths	36mths
\$1,000	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05
\$5,000	2.35	3.05	4.35	4.35	4.35	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55
\$20,000	2.65	3.25	5.35	5.35	5.30	5.65	5.30	5.30	5.30	5.30	5.30	5.35	5.35	5.35
\$50,000	2.65	3.25	5.35	5.35	5.30	5.65	5.30	5.30	5.30	5.30	5.30	5.35	5.35	5.35
\$100,000	2.65	3.25	5.35	5.35	5.30	5.65	5.30	5.30	5.30	5.30	5.30	5.35	5.35	5.35

Interest is paid on maturity or annually if term exceeds 12 months. These rates include 0.05% extra interest for QTMB Zest members.

Regular Income Term Deposits - minimum deposit \$5,000				
Minimum Deposit	3mths	6mths	12mths	24mths
\$5,000	4.30	4.45	4.40	4.40
\$20,000	5.30	5.55	5.20	5.20
\$50,000	5.30	5.55	5.20	5.20
\$100,000	5.30	5.55	5.20	5.20

Interest is paid fortnightly to member's Current account from the date of the deposit. These rates include 0.05% extra interest for QTMB Zest members.

QTMB Zest Cash Management Account - minimum balance \$5,000	
\$5,000 to \$19,999	1.05%
\$20,000 to \$49,999	2.25%
\$50,000 to \$99,999	2.55%
\$100,000 to \$249,999	3.65%
\$250,000 to \$499,999	3.75%
\$500,000 and over	4.05%

Interest is calculated on daily balances and paid monthly.
These rates include 0.05% extra interest for QTMB Zest members.
The rate applies to the whole balance.

Pensioner Deeming Account - minimum balance \$2,000	
Up to \$44,600	3.00%
\$44,601 and over	4.50%

Interest is calculated on daily balances on a stepped basis and paid quarterly.

Interest rates are on a per annum basis and are current as at 14/5/12. Interest rate changes will be advised as required by legislation. Full terms, conditions, fees and charges for the products are available from us in the Product Disclosure Statement (PDS) for Accounts, Access Facilities and Non Cash Payment Products and for Term Deposits when you apply. This document forms part of the PDS. You should read all parts of the PDS before deciding to purchase these products. QT Mutual Bank Limited ABN 83 087 651 054 AFSL 241195 INTQT004.V7.0512