

Deposit rate schedule

Current account	Rate
Up to \$49,999	0.01 %
\$50,000 and over	0.25 %
Interest is calculated on daily balances and paid quarterly. The rate applies on a stepped basis.	

Everyday account	Rate
Nil interest rate payable, but a flat monthly fee applies for unlimited transactions of a certain type, and is waived if a minimum monthly deposit of \$2,000 is made.	Nil

First Everyday account	Rate
All balances	Nil

Bonus Saver account	Base Rate	Bonus Rate
Up to \$1,999	0.01 %	0.76 %
\$2,000 and over	0.05 %	0.80 %
Conditions: Bonus rate interest is paid if a deposit of at least \$1.00 is made to the account during the same calendar month and no more than one debit transaction is made on the account during a calendar month. Interest is calculated daily on whole balances and paid monthly. Bonus Rate quoted includes Base Rate.		

Christmas Savings account	Rate
Interest is calculated on minimum monthly balances and paid at the end of each month. Withdrawals from the account are available 1 November to 31 January.	Nil

Advantage Plus account Minimum balance \$2,000	Rate
Up to \$46,600	1.50 %
\$46,601 and over	2.50 %
Interest is calculated on daily balances on a stepped basis and paid quarterly.	

eSave account	Rate
Up to \$4,999	Nil
\$5,000 to \$249,999	1.65 %
\$250,000 and over	1.70 %
Interest is calculated on daily balances and paid monthly. The rate applies to the whole balance.	

Cash Management account Minimum balance \$5,000	Rate
\$5,000 to \$19,999	0.20 %
\$20,000 to \$49,999	0.45 %
\$50,000 to \$99,999	0.65 %
\$100,000 to \$249,999	1.35 %
\$250,000 to \$499,999	1.45 %
\$500,000 and over	1.75 %
Interest is calculated on daily balances and paid monthly. The rate applies to the whole balance.	

Term deposit \$1,000 minimum deposit	Rate
1 month	2.00 %
2 months	2.00 %
3 months	2.40%
4 months	2.40 %
5 months	2.50 %
6 months	2.55%
7 months	2.55 %
8 months	2.55 %
9 months	2.60 %
10 months	2.60 %
11 months	2.60 %
1 year	2.70%
2 years	2.80 %
3 years	2.90 %
4 years	3.00 %
5 years	3.00 %
Interest for term deposits is paid on maturity or annually if term exceeds 12 months. Rates for monthly interest and deposits in excess of \$1M are available on request.	

Interest rates are on a per annum basis and are current as at **22 August 2017**. Interest rates are subject to change. Current interest rates are available at www.qtmb.com.au/ rates, by phoning 13 29 30 or at any QT Mutual Bank branch. Terms, conditions, fees and charges apply. Please read the QT Mutual Bank Terms and Conditions for full details and before making a decision. Product issuer is QT Mutual Bank ABN 83 087 651 054 AFSL 241195. **INTQT001.v77.0817**