

Classic Plus Account and Cash Management Account

Interest rate information sheet

This interest rate sheet, together with the document "Deposit Accounts for Personal Customers Product Disclosure Statement - incorporating Terms and Conditions for using your account", forms our Product Disclosure Statement to you, as required by the Corporations Act.

Classic Plus account

| Account balance | Interest rate |
|---------------------------------|---------------|
| \$0 to less than \$5,000 | 0.00% p.a. |
| \$5,000 to less than \$10,000 | 0.00% p.a. |
| \$10,000 to less than \$20,000 | 0.01% p.a. |
| \$20,000 to less than \$50,000 | 0.01% p.a. |
| \$50,000 to less than \$100,000 | 0.05% p.a. |
| \$100,000 and over | 0.30% p.a. |

Effective 12/11/2003

Cash Management account

| Account balance | Interest rate |
|----------------------------------|---------------|
| \$0 to less than \$5,000 | 0.00% p.a. |
| \$5,000 to less than \$10,000 | 0.05% p.a. |
| \$10,000 to less than \$15,000 | 0.20% p.a. |
| \$15,000 to less than \$20,000 | 0.20% p.a. |
| \$20,000 to less than \$50,000 | 2.25% p.a. |
| \$50,000 to less than \$100,000 | 2.65% p.a. |
| \$100,000 to less than \$250,000 | 3.80% p.a. |
| \$250,000 and over | 4.05% p.a. |

Effective 10/12/2003

Disclaimer: This information is current as at the effective date shown for each product above. Interest rates (including interest rate tiers, where applicable) are subject to change. Fees and charges apply. Full details of all terms and conditions are available on request.