

PDS

Interest Rates IMB Deposit Products

Rates effective 1st of April 2021 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	0.50%
\$50,000 to \$249,999.99	0.40%
\$10,000 to \$49,999.99	0.10%
up to \$9,999.99	0.05%

Cash Management	
\$250,000 and over	0.10%
\$100,000 to \$249,999.99	0.10%
\$50,000 to \$99,999.99	0.10%
\$20,000 to \$49,999.99	0.05%
\$10,000 to \$19,999.99	0.05%
\$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. ²	Earn up to % p.a. ²
\$50,000 and over	0.10%	1.40%	1.50%
\$20,000 to \$49,999.99	0.10%	1.40%	1.50%
\$5,000 to \$19,999.99	0.10%	1.40%	1.50%
up to \$4,999.99	0.10%	1.40%	1.50%

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. ³	Introductory Fixed Bonus Interest Rate % p.a. ^{3 4}	Earn up to % p.a.
\$5,000 & above	0.00%	0.55%	0.65%	1.20%
\$0 to \$4,999.99	0.00%	0.55%	0.00%	0.55%

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 5th of February 2021, 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 ¹	
bonus (all balances)	0.65%

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 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. 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 1st of April 2021 and subject to change

Reward Saver Kick Start				
Account Balance	Standard Variable Interest Rate % p.a.	Standard Variable Bonus Interest Rate % p.a. ⁵	Fixed Bonus Interest Rate % p.a. ^{5,6}	Earn up to % p.a.
\$5,000 & above	0.00%	0.55%	0.00%	0.55%
\$0 to \$4,999.99	0.00%	0.55%	1.10%	1.65%

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 Fixed Bonus Interest Rate are forfeited.

6. 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 31/03/2022 for Reward Saver Kick Start accounts for Students, apprentices and trainees aged under 30.

DIY Super	
Account Balance	Standard Variable Interest Rate % p.a.
\$5,000 and over	0.50%
up to \$4,999.99	0.00%

eSaver Account¹	
All balances	0.35%

1. For Accounts previously held as:

- an eSaver Account with The Shire ...Local Banking; and
- e-Zynet Direct, Retiree Online Investor and Premium Online Investor accounts with Hunter United.

Not available as a new Account.

Business Cash Management			
Account Balance	Standard Variable Interest Rate % p.a.	Introductory Fixed Interest Rate % p.a. ⁸	Earn up to % p.a.
\$250,000 and over	0.10%	0.25%	0.35%
\$100,000 to \$249,999.99	0.10%	0.25%	0.35%
\$50,000 to \$99,999.99	0.10%	0.25%	0.35%
\$20,000 to \$49,999.99	0.05%	0.25%	0.30%
\$10,000 to \$19,999.99	0.05%	0.25%	0.30%
\$5,000 to \$9,999.99	0.05%	0.00%	0.05%
up to \$4,999.99	0.00%	0.00%	0.00%

8. Introductory Fixed Interest Rate is payable for the first 4 interest payments for new accounts opened from 6th of November 2020, for new or existing Members who have not held a Business Cash Management account before.

Real Estate Business Account⁹	
\$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%

9. Only available to registered Real Estate Agents.

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