



# Farm Management Deposit Account

**Effective Date: 7 May 2012**

This Interest Rate Brochure is an important document. It sets out the interest rates that apply to the BankSA Farm Management Deposit Account.

This Interest Rate Brochure was prepared on 7 November 2011. However, it is intended to be used only for services provided after the effective date set out above.

This Interest Rate Brochure is part of the Product Disclosure Statement (PDS) for the Farm Management Deposit Account. There are 2 parts to the PDS. The other document that makes up the PDS is the:

- Farm Management Deposit Account – Terms and Conditions and General Information (“FMDA terms and conditions”)

Please let us know if you did not receive both parts at the same time, unless you requested a copy of this brochure only.

Please read the PDS carefully as it will help you to:

- decide whether our Farm Management Deposit Account will meet your needs; and
- compare our Farm Management Deposit Account to other bank accounts you may be considering.

The product to which this PDS applies is a financial product issued by BankSA – A Division of Westpac Banking Corporation ABN 33 007 457 141 ASFL and Australian credit licence 233714. You may contact us:

- by visiting any of our branches
- by visiting our website: [banksa.com.au](http://banksa.com.au)
- by calling 13 13 76
- by writing to us at PO Box 399, Adelaide SA 5001.

Amount in Account	Variable Interest Rate	Fixed Interest Rate for:	
		12 Months	24 Months
<b>On full balances of \$1,000 to \$19,999</b>	<b>2.10% per annum</b>	<b>5.40% per annum</b>	<b>5.40% per annum</b>
<b>On full balances of \$20,000 to \$49,999</b>	<b>2.50% per annum</b>	<b>5.40% per annum</b>	<b>5.40% per annum</b>
<b>On full balances of \$50,000 to \$99,999</b>	<b>3.25% per annum</b>	<b>5.40% per annum</b>	<b>5.40% per annum</b>
<b>On full balances of \$100,000 to \$400,000</b>	<b>3.50% per annum</b>	<b>5.40% per annum</b>	<b>5.40% per annum</b>

Interest is calculated daily and paid at the end of each month.

Available next business day from the Nominated Account. (See FMDA terms and conditions for more information about a Nominated Account)

- Available only to individuals carrying on a primary production business
- Government restrictions apply to this account
- Interest rates are subject to change (see FMDA terms and conditions for more information).

**IMPORTANT NOTE:** Unless there are exceptional circumstances, we recalculate the interest on your account if you withdraw funds or ask us to convert the interest rate on your account to a variable interest rate during a fixed interest rate period on the account. See FMDA terms and conditions for more information. Any special fixed rate may apply for a single term. Different rates may apply for subsequent terms.