

Rates Effective 10 February 2012 (subject to change).

This document contains the interest rates for the accounts listed in this interest rate brochure. It forms part of the Terms and Conditions.

Information provided in this document is subject to change. Where there is a change to information that is not materially adverse to an account holder (such as a short-term increase in applicable interest rates, or a waiver or concession to fees and charges, which may be available only to certain accounts or at certain places or during particular times), we may make that information available elsewhere, such as through the BankSA website banksa.com.au or in a brochure available at the specific branch to which the changes apply.

You may contact us:

- by calling 13 13 76 between 7.30am to 7.30pm, Monday to Saturday;
- by emailing: banksa@banksa.com.au or by visiting our website: banksa.com.au;
- by visiting any of our branches or agencies;
- by writing to us at PO Box 399, Adelaide SA 5001; or
- by facsimile to 1300 725 907.

	Transaction Accounts
	School Saver Account#
Interest calculated	Daily – Interest rate applies to the full Account balance
Interest paid	Twice Yearly (Jun, Dec)
Balances up to \$4,999.99	0.50%p.a.
From \$5,000 up to \$19,999.99	0.50%p.a.
From \$20,000 up to \$49,999.99	0.60%p.a.
From \$50,000 up to \$99,999.99	0.90%p.a.
\$100,000 and over	0.90%p.a.

No interest is payable on the following accounts:

- **Simply Freedom**
- **Freedom Plus**
- **Business Cheque Account - Non-Interest Bearing**

	Savings Account		
	Express Saver Account#	Investment Savings Account#^	Power Saver Account#
Interest calculated	Daily – Interest applies to the full Account balance	Daily – Interest rate applies to the full Account balance	Daily – Interest rate applies to the full Account balance
Interest paid	Monthly	Quarterly (Mar, June, Sept, Dec)	Monthly
From \$0 up to \$0.99	4.50%p.a.	0.00%p.a.	2.65%p.a.
From \$1 up to \$499.99	4.50%p.a.	0.00%p.a.	2.65%p.a.
From \$500 up to \$4,999.99	4.50%p.a.	0.00%p.a.	2.65%p.a.
From \$5,000 up to \$9,999.99	4.50%p.a.	0.01%p.a.	2.65%p.a.
From \$10,000 up to \$19,999.99	4.50%p.a.	0.01%p.a.	2.75%p.a.
From \$20,000 up to \$49,999.99	4.50%p.a.	0.01%p.a.	2.75%p.a.
From \$50,000 up to \$99,999.99	4.50%p.a.	0.01%p.a.	2.95%p.a.
From \$100,000 up to \$249,999.99	4.50%p.a.	0.01%p.a.	3.10%p.a.
\$250,000 and over	4.50%p.a.	0.01%p.a.	3.10%p.a.

	Investment Accounts	
	Portfolio Cash Management Account#	Gold Cash Management Account#
Interest calculated	Daily – Interest rate applies to the full Account balance	Daily – Interest rate applies to the full Account balance
Interest paid	Monthly	Monthly
Balances up to \$4,999.99	0.01%p.a.	0.00%p.a.
From \$5,000 up to \$9,999.99	0.01%p.a.	0.01%p.a.
From \$10,000 up to \$19,999.99	0.01%p.a.	0.01%p.a.
From \$20,000 up to \$49,999.99	0.01%p.a.	0.01%p.a.
From \$50,000 up to \$99,999.99	0.30%p.a.	0.01%p.a.
From \$100,000 up to \$249,999.99	1.10%p.a.	0.01%p.a.
From \$250,000 up to \$499,999.99	1.10%p.a.	0.01%p.a.

For further information, ask at any branch or call BankSA on 13 13 76, 7.30am to 7.30pm, Monday to Saturday.

Terms, conditions, fees and charges apply to the products cited above. Full details of all applicable terms are available upon request.

^We do not calculate interest on an Account if the account is linked to a loan account under an interest offset facility. The interest offset facility may be a "loan offset" (partial interest offset) or a "mortgage equaliser" (full interest offset). At the effective date of this brochure shown at the top of this page, the interest offset rate for a loan offset facility (partial interest offset) is 0.70%p.a. Please refer to the Transaction, savings and Investment accounts terms and conditions and general information booklet for more information on interest offset facilities.

#This account is no longer offered to customers. This information is for existing account holders only.