

Rates Effective 7 May 2012 (subject to change).

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

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;
- by writing to us at PO Box 399, Adelaide SA 5001; or
- by facsimile to 1300 725 907.

Transaction Accounts			
	Freedom Account <sup>^</sup>	Retirement Access Plus Account	
<b>Interest calculated</b>	Daily – Interest rate applies to the full Account Balance	Daily – rates applied to portions of the Account Balance as set out below	
<b>Interest paid</b>	Quarterly (Mar, Jun, Sept, Dec)	Monthly	
<b>Balances up to \$4,999.99</b>	0.01%p.a.	<b>Balances up to \$1,999.99</b>	0.75%p.a.
<b>From \$5,000 up to \$19,999.99</b>	0.01%p.a.	<b>From \$2,000 to \$40,999.99</b>	3.00%p.a.
<b>From \$20,000 up to \$49,999.99</b>	0.01%p.a.	<b>\$41,000 and over</b>	4.50%p.a.
<b>From \$50,000 up to \$99,999.99</b>	0.01%p.a.		
<b>\$100,000 and over</b>	0.01%p.a.		

**No interest is payable on the following accounts:**

- Complete Freedom
- Express Freedom
- Complete Freedom Student
- Concession Account
- Trust Account (other)
- Get Set Loan Account
- Sense Everyday Account
- Freedom Business Account

Savings Accounts				
	Maxi Saver Account	Incentive Saver Account		Sense Savings Account
<b>Interest calculated</b>	Daily – Interest rate applies to the full Account Balance	Daily – Interest rate applies to the full Account Balance		Daily – Interest rate applies to the full Account Balance
<b>Interest paid</b>	Monthly	Monthly		Monthly
		<b>Without Bonus</b>	<b>With Bonus*</b>	
<b>Balances up to \$499.99</b>	4.85%p.a.	1.00%p.a.	4.90%p.a.	4.60%p.a.
<b>From \$500 up to \$4,999.99</b>	4.85%p.a.	1.00%p.a.	4.90%p.a.	4.60%p.a.
<b>From \$5,000 up to \$9,999.99</b>	4.85%p.a.	1.00%p.a.	4.90%p.a.	4.60%p.a.
<b>From \$10,000 up to \$19,999.99</b>	4.85%p.a.	1.00%p.a.	4.90%p.a.	4.60%p.a.
<b>From \$20,000 up to \$49,999.99</b>	4.85%p.a.	1.00%p.a.	4.90%p.a.	4.60%p.a.
<b>From \$50,000 up to \$99,999.99</b>	4.85%p.a.	1.00%p.a.	4.90%p.a.	4.60%p.a.
<b>From \$100,000 up to \$249,999.99</b>	4.85%p.a.	1.00%p.a.	4.90%p.a.	4.60%p.a.
<b>From \$250,000 up to \$499,999.99</b>	4.85%p.a.	1.00%p.a.	4.90%p.a.	4.60%p.a.
<b>\$500,000 and over</b>	4.85%p.a.	1.00%p.a.	4.90%p.a.	4.60%p.a.

## Investment Accounts

	DIY Super Saver Account	Investment Cash Account	Commercial Money Market Account
<b>Interest calculated</b>	Daily – interest rates applies to the full Account Balance	Daily – interest rates applies to the full Account Balance	Daily – interest rates applies to the full Account Balance
<b>Interest paid</b>	Monthly	Monthly	Monthly
<b>Balances up to \$9,999.99</b>	4.75%p.a.	3.00%p.a.	0.00%p.a.
<b>From \$10,000 up to \$19,999.99</b>	4.75%p.a.	3.00%p.a.	0.00%p.a.
<b>From \$20,000 up to \$49,999.99</b>	4.75%p.a.	3.00%p.a.	0.00%p.a.
<b>From \$50,000 up to \$99,999.99</b>	4.75%p.a.	3.00%p.a.	2.50%p.a.
<b>From \$100,000 up to \$249,999.99</b>	4.75%p.a.	3.75%p.a.	2.50%p.a.
<b>From \$250,000 up to \$499,999.99</b>	4.75%p.a.	3.75%p.a.	2.85%p.a.
<b>From \$500,000 up to \$999,999.99</b>	4.75%p.a.	4.10%p.a.	3.10%p.a.
<b>\$1,000,000 and over</b>	4.75%p.a.	4.10%p.a.	3.25%p.a.

## Loan Accounts

	Portfolio Loan Account
<b>Interest calculated</b>	Daily – Interest rate applies to the full Account Balance
<b>Interest paid</b>	Quarterly (Mar, Jun, Sept, Dec)
<b>Balances up to \$4,999.99</b>	0.01%p.a.
<b>From \$5,000 up to \$9,999.99</b>	0.01%p.a.
<b>From \$10,000 up to \$19,999.99</b>	0.01%p.a.
<b>From \$20,000 up to \$49,999.99</b>	0.01%p.a.
<b>From \$50,000 up to \$99,999.99</b>	0.01%p.a.
<b>From \$100,000 up to \$249,999.99</b>	0.01%p.a.
<b>From \$250,000 up to \$499,999.99</b>	0.01%p.a.
<b>\$500,000 and over</b>	0.01%p.a.

## Society Cheque Account

	Society Cheque Account – Charity	Society Cheque Account – Community and Sporting Groups	Society Cheque Account – Schools	Society Cheque Account – Government
<b>Interest calculated</b>	Daily – interest rates applies to full Account Balance	Daily – interest rates applies to full Account Balance	Daily – interest rates applies to full Account Balance	Daily – interest rates applies to full Account Balance
<b>Interest paid</b>	Annually (May)	Annually (May)	Quarterly (Mar, Jun, Sept, Dec)	Annually (May)
<b>From \$500 up to \$999.99</b>	0.35%p.a.	0.35%p.a.	0.35%p.a.	0.35%p.a.
<b>From \$1,000 up to \$3,999.99</b>	0.35%p.a.	0.35%p.a.	0.35%p.a.	0.35%p.a.
<b>From \$4,000 up to \$4,999.99</b>	0.50%p.a.	0.35%p.a.	0.35%p.a.	0.35%p.a.
<b>From \$5,000 up to \$9,999.99</b>	0.50%p.a.	0.35%p.a.	0.45%p.a.	0.35%p.a.
<b>\$10,000 and over</b>	0.50%p.a.	0.35%p.a.	0.70%p.a.	0.35%p.a.

## Business Accounts

	<b>Business Access Saver Account</b>	<b>Business Cheque Account - Plus/Business Maximiser</b>	<b>GST Provision Account</b>
<b>Interest calculated</b>	Daily – interest rates applies to the full Account Balance	Daily – interest rates applies to the full Account Balance	Daily – interest rates applies to the full Account Balance
<b>Interest paid</b>	Monthly	Monthly	Six Monthly (February, August)
<b>From \$500 up to \$4,999.99</b>	4.25%p.a.	0.01%p.a.	0.00%p.a.
<b>From \$5,000 up to \$9,999.99</b>	4.25%p.a.	0.01%p.a.	0.01%p.a.
<b>From \$10,000 up to \$19,999.99</b>	4.25%p.a.	0.01%p.a.	0.01%p.a.
<b>From \$20,000 up to \$49,999.99</b>	4.25%p.a.	0.15%p.a.	0.01%p.a.
<b>From \$50,000 up to \$99,999.99</b>	4.25%p.a.	0.45%p.a.	0.50%p.a.
<b>From \$100,000 up to \$249,999.99</b>	4.25%p.a.	0.95%p.a.	0.80%p.a.
<b>From \$250,000 up to \$499,999.99</b>	4.25%p.a.	1.65%p.a.	0.90%p.a.
<b>From \$500,000 up to \$999,999.99</b>	4.25%p.a.	1.65%p.a.	1.00%p.a.
<b>\$1,000,000 and over</b>	4.25%p.a.	1.65%p.a.	1.50%p.a.

## Statutory Trust Accounts

### Land Agents/Brokers and Valuer's Trust Account and Solicitors Trust Account

No interest is paid to you. Any interest paid on the Account will be paid to the appropriate governing body at the prescribed rate.

**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.

<sup>^</sup>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.

\*3.90%p.a.variable bonus interest is payable on the Incentive Saver account where there are no withdrawals and at least one deposit per month. A minimum monthly balance of \$1 must also be maintained to receive variable bonus interest.