BankSA

Savings, Investment and Transaction Accounts Interest Rates at a glance

This document forms part of the Terms and Conditions for the accounts listed below and the interest rates are current as at the effective date shown.

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 elsewhere, such as 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 can find out the interest rates that apply to your account at any time by calling **13 13 76** between 7.30am to 7.30pm, Monday to Saturday or by email: **banksa@banksa.com.au** or by visiting our website: **banksa.com.au**

Savings Accounts		
	Maxi Saver Account	
	Standard Variable Rates Effective 24/05/2013	Introductory Fixed Bonus Rates Effective 18/03/2013
Interest calculated	Daily - Interest rate applies to the full balance up to $5,000,000 and part balance over $5,000,000	
Interest paid	Monthly	
Balances up to $249,999.99	**3.35%p.a.**	**1.20%p.a.**
From $250,000 to $5,000,000	**3.35%p.a.**	**1.20%p.a.**
On the portion of the balance over $5,000,000	**3.35%p.a.**	**1.20%p.a.**
	Introductory Fixed Bonus Rate – If you are a personal customer and open a Maxi Saver account and you have not previously owned a Maxi Saver account, you'll earn the introductory Fixed Bonus Rate on top of the Standard Variable Rate for 5 months from account opening. Offer subject to change.	

Savings Accounts			
	Incentive Saver Account		
	Standard Variable Rates Effective 24/05/2013		
Interest calculated	Daily – Interest rate applies to the full account balance		
Interest paid	Monthly		
	Standard Base Rate	Bonus Rate*	Earn up to
All Balances	**0.75%p.a.**	**3.75%p.a.**	**4.50%p.a.**
	***Bonus Rate** - payable for each month you make at least one deposit and make no withdrawals.		

Investment Accounts	
	Investment Cash Account
	Effective 24/05/2013
Interest calculated	Daily – Interest rate applies to the full account balance
Interest paid	Monthly
Balances up to $99,999.99	**1.50%p.a.**
From $100,000 up to $499,999.99	**2.25%p.a.**
$500,000 and over	**2.60%p.a.**

Investment Accounts	
	DIY Super Saver
	Standard Variable Rate Effective 24/05/2013
Interest calculated	Daily – Interest rate applies to the full balance up to $5,000,000 and part balance over $5,000,000
Interest paid	Monthly
Balances up to $249,999.99	**3.25%p.a.**
From $250,000 to $5,000,000	**3.25%p.a.**
On the portion of the balance over $5,000,000	**3.25%p.a.**

Transaction Accounts				
	Freedom Account^	**BankSA Sense Savings**	**Retirement Access Plus**	
	Effective 20/12/04	Effective 24/05/13	Effective 26/03/13	
Interest calculated	Daily – Interest rate applies to the full account balance	Daily – Interest rate applies to the full account balance	Daily – Interest rates applied to portions of the account balance as set out below	
Interest paid	Quarterly (Mar, Jun, Sept, Dec)	Monthly	Monthly	
Balances up to $4,999.99	**0.01%p.a.**	**3.10%p.a.**	**Balances up to $1,999.99**	**0.75%p.a.**
From $5,000 up to $19,999.99	**0.01%p.a.**	**3.10%p.a.**	**From $2,000 up to $40,999.99**	**2.50%p.a.**
From $20,000 and over	**0.01%p.a.**	**3.10%p.a.**	**$41,000 and over**	**4.00%p.a.**
^We do not calculate interest on a transaction account if it is linked to a loan account under an interest offset facility. The interest offset facility may be a Partial Offset (also referred to as a Loan Offset), a Mortgage Equaliser Offset or a Repayment Offset. At the effective date for this brochure, the partial offset rate (also referred to as the offset benefit rate) for a Partial Offset (also referred to as a Loan Offset) is 0.70% p.a.				

No interest is payable on the following accounts: Complete Freedom, Express Freedom, Complete Freedom Student, Concession Account, BankSA Sense Everyday (is linked to the BankSA Sense Savings account).

Society Cheque Account				
Rates effective 16/05/13	Society Cheque Account – Charity	Society Cheque Account – Community and Sporting Groups	Society Cheque Account – Schools	Society Cheque Account – Government
Interest calculated	Daily – Interest rates applies to the full account balance			
Interest paid	Annually (May)	Annually (May)	Quarterly (Mar, Jun, Sep, Dec)	Annually (May)
From $500 up to $3,999.99	**0.20%p.a.**	**0.20%p.a.**	**0.20%p.a.**	**0.20%p.a.**
From $4,000 up to $4,999.99	**0.35%p.a.**	**0.20%p.a.**	**0.20%p.a.**	**0.20%p.a.**
From $5,000 up to $9,999.99	**0.35%p.a.**	**0.20%p.a.**	**0.20%p.a.**	**0.20%p.a.**
$10,000 and over	**0.35%p.a.**	**0.20%p.a.**	**0.35%p.a.**	**0.20%p.a.**

Loan Accounts		
	Portfolio Loan	**Get Set Loan**
Interest calculated	Daily – Interest rate applies to the full account balance	No interest is accrued
Interest paid	Quarterly (Mar, Jun, Sep, Dec)	
All Balances	**0.01%p.a.**	**0.00%p.a.**

Business Savings Accounts	
	Business Access Saver Account
	Standard Variable Rate Effective 16/05/13
Interest calculated	Daily – Interest rate applies to the full balance up to $5,000,000 and part balance over $5,000,000
Interest paid	Monthly
Balances up to $249,999.99	**3.00%p.a.**
From $250,000 to $5,000,000	**3.00%p.a.**
On the portion of the balance over $5,000,000	**3.00%p.a.**

Business Transaction Accounts	
	Business Cheque Account - Plus/ Business Maximiser
Interest calculated	Daily – interest rates applies to the full account balance Effective 16/05/13
Interest paid	Monthly
From $500 up to $4,999.99	**0.01%p.a.**
From $5,000 up to $9,999.99	**0.01%p.a.**
From $10,000 up to $19,999.99	**0.01%p.a.**
From $20,000 up to $49,999.99	**0.01%p.a.**
From $50,000 up to $99,999.99	**0.10%p.a.**
From $100,000 up to $249,999.99	**0.15%p.a.**
From $250,000 up to $499,999.99	**0.75%p.a.**
From $500,000 up to $999,999.99	**0.75%p.a.**
$1,000,000 and over	**0.75%p.a.**

No interest is payable on the following accounts: Freedom Business Account and Trust Account (Other.)

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.