

Interest Rates for Non-Featured Products Effective 1 August 2020

Not advertised (available for sale)

Savings and Transactions

Product	Interest Rate	
Mortgage Offset Account	No interest earned; 100% of the daily balance is offset against the Mortgage Offset Home Loan balance and interest on the loan is reduced accordingly	
Partnership Advantage Offset Account	No interest earned; 100% of the daily balance is offset against the Partnership Advantage Home Loan balance and interest on the loan is reduced accordingly	
High Rise Account	All balances	0.00%p.a
Basic Access Account	All balances	0.00%p.a
Christmas Club	All balances	0.00%p.a
Wholesale Savings Account	All balances	0.25%

Credit Cards

Product	Interest Rate	
Light Credit Card	All credit balances All debit balances	0.00%p.a As per credit contract

Discontinued (no longer sold)

If you wish to change your product please visit regionalaustraliabank.com.au or call us on 132 067.

Savings and Transactions

Product	Interest Rate	
Premium Savings Account	Balance less than \$50,000 Balance \$50,000 and over	0.00%p.a 0.00%p.a
Target Savings Account	All balances	0.00%p.a
Cash Management Account	Balance less than \$50,000 Balance \$50,000 and over	0.00%p.a 0.00%p.a
Basic Retirement Account	Portion less than \$2,000 Portion \$2,000 to \$48,600 Portion \$48,600 and over	0.00%p.a 0.20%p.a 0.50%p.a

Product	Interest Rate	
Direct Debit Account	All balances	0.00%p.a
Basic Access (Holiday Coast Credit Union: Basic Transaction)	All Balance	0.00%pa
Xmas Club (Holiday Coast Credit Union: Christmas Club)	Balance less than \$10,000 Balance \$10,000 and over	0.00%p.a 0.00%p.a
Basic Business	All Balances	0.00%pa
First Start	All balances	0.50%p.a
Community Support	All balances	0.00%p.a
Great Day Bonus Saver ¹	All Balances	0.00%p.a
Percentage Plus ²	Balance less than \$4999.99 Balance \$5,000 to \$49,999.99 Balance \$50,000 to \$199,999.99 Balance \$200,000 and over	0.00%p.a 0.00%p.a 0.00%p.a 0.25%p.a
GST Management ²	Balance less than \$4999.99 Balance \$5,000 to \$49,999.99 Balance \$50,000 to \$199,999.99 Balance \$200,000 and over	0.00%p.a 0.00%p.a 0.00%p.a 0.00%p.a
Body Cooperate ³	All Balances	0.00%p.a

¹Bonus additional interest of 0.55%pa payable when conditions met: a minimum \$100 customer initiated deposit and no withdrawals are made in the calendar month the higher rate of interest is paid on daily balance for that month. If minimum deposit of \$100 is not made and/or a withdrawal was actioned within the calendar month, standard interest rate will apply for that month. Interest from previous month(s) does not contribute towards required minimum monthly deposit.

²Higher rate of interest is paid on the full balance once that tier has been reached.

³Choose to receive interest OR assistance with your legal reporting requirements.

Overdrafts

Product	Interest Rate	
Convenience Plus	All credit balances All debit balances	0.00%p.a As per credit contract
Business Access	All credit balances All debit balances	0.00%p.a As per credit contract
Residential Overdraft	All credit balances All debit balances	0.00%p.a As per credit contract

Discontinued Loans

Product
For current interest rates for home loans, personal loans and credit cards, please refer to your transaction history in Internet Banking or your latest bank statements. Alternatively you may refer to your credit contract.

Basic Home Loan

Product	Principal & Interest Rate	Comparison Rate	Interest-Only Rate	Comparison Rate
Basic Variable Special Offer - Owner Occupier (For applications from 03/09/18 to 18/03/20)	2.95%	3.39% ²	3.20%	3.44% ²
Basic Variable Special Offer - Owner Occupier (For applications prior to 03/09/18)	2.95%	3.39% ²	3.55%	3.52% ²
Basic Variable - Owner Occupier (For applications prior to 03/09/18)	3.50%	3.51% ¹	4.00%	3.62% ³
Basic Variable - Investor (For applications from 01/12/2017 to 03/09/18)	4.33%	4.34% ¹	4.83%	4.46% ³
Basic Variable - Investor (For applications prior to 01/12/2017)	4.08%	4.09% ¹	4.68%	4.23% ³

¹ Based on \$300k over 30 years ² Based on \$300k over 30 years with 3 years at existing rate and then reverting to the standard "Basic Home Loan" variable rate ³ Based on \$300k over 30 years with 3 year interest only period

Contact Us

Web: www.regionalaustaliabank.com.au
 Phone: 132 067
 Email: enquiries@regionalaustaliabank.com.au
 Mail: PO Box U631, Armidale, NSW 2351

Regional Australia Bank Ltd ABN 21 087 650 360 AFSL & Australian Credit Licence 241167.