

# Rabobank Interest Rates 27<sup>th</sup> July 2021

## Personal

| High Interest Savings Account |                             |                                |                                  |
|-------------------------------|-----------------------------|--------------------------------|----------------------------------|
| Balance                       | Standard variable rate (pa) | Additional variable rate (pa)^ | Introductory variable rate (pa)^ |
| \$0 - \$250k                  | 0.25%                       | 1.10%                          | 1.35%                            |
| \$250k - \$1M                 | 0.05%                       | 0.00%                          | 0.05%                            |
| \$1M+*                        | 0.05%                       | 0.00%                          | 0.05%                            |

## SMSF

| High Interest Savings Account |                             |                                |                                  |
|-------------------------------|-----------------------------|--------------------------------|----------------------------------|
| Balance                       | Standard variable rate (pa) | Additional variable rate (pa)^ | Introductory variable rate (pa)^ |
| \$0 - \$250k                  | 0.25%                       | 1.00%                          | 1.25%                            |
| \$250k - \$1M                 | 0.05%                       | 0.00%                          | 0.05%                            |
| \$1M+*                        | 0.05%                       | 0.00%                          | 0.05%                            |

## Trust (No longer on-boarding new customers)

| High Interest Savings Account |                             |                                |                                  |
|-------------------------------|-----------------------------|--------------------------------|----------------------------------|
| Balance                       | Standard variable rate (pa) | Additional variable rate (pa)^ | Introductory variable rate (pa)^ |
| \$0 - \$250k                  | 0.01%                       | 0.00%                          | 0.01%                            |
| \$250k - \$1M                 | 0.01%                       | 0.00%                          | 0.01%                            |
| \$1M+*                        | 0.01%                       | 0.00%                          | 0.01%                            |

## Business (No longer on-boarding new customers)

| High Interest Savings Account |                             |                                |                                  |
|-------------------------------|-----------------------------|--------------------------------|----------------------------------|
| Balance                       | Standard variable rate (pa) | Additional variable rate (pa)^ | Introductory variable rate (pa)^ |
| \$0 - \$250k                  | 0.01%                       | 0.00%                          | 0.01%                            |
| \$250k - \$2M                 | 0.01%                       | 0.00%                          | 0.01%                            |
| \$2M+*                        | 0.01%                       | 0.00%                          | 0.01%                            |

| PremiumSaver  |           |          |
|---------------|-----------|----------|
| Balance       | Base Rate | Max Rate |
| \$0 - \$250k  | 0.10%     | 0.90%    |
| \$250k - \$1M | 0.10%     | 0.70%    |
| \$1M+         | 0.10%     | 0.50%    |

| PremiumSaver  |           |          |
|---------------|-----------|----------|
| Balance       | Base Rate | Max Rate |
| \$0 - \$250k  | 0.10%     | 0.55%    |
| \$250k - \$1M | 0.10%     | 0.45%    |
| \$1M+         | 0.10%     | 0.45%    |

| PremiumSaver  |           |          |
|---------------|-----------|----------|
| Balance       | Base Rate | Max Rate |
| \$0 - \$250k  | 0.01%     | 0.05%    |
| \$250k - \$1M | 0.01%     | 0.05%    |
| \$1M+         | 0.01%     | 0.05%    |

| PremiumSaver  |           |          |
|---------------|-----------|----------|
| Balance       | Base Rate | Max Rate |
| \$0 - \$250k  | 0.01%     | 0.10%    |
| \$250k - \$1M | 0.01%     | 0.10%    |
| \$1M+         | 0.01%     | 0.05%    |

| Notice Saver  |                           |                           |                           |
|---------------|---------------------------|---------------------------|---------------------------|
| Balance       | 31 Day variable rate (pa) | 60 Day variable rate (pa) | 90 Day variable rate (pa) |
| \$0 - \$250k  | 0.55%                     | 0.60%                     | 0.70%                     |
| \$250k - \$2M | 0.45%                     | 0.55%                     | 0.65%                     |
| \$2M+         | 0.20%                     | 0.20%                     | 0.35%                     |

| Notice Saver  |                           |                           |                           |
|---------------|---------------------------|---------------------------|---------------------------|
| Balance       | 31 Day variable rate (pa) | 60 Day variable rate (pa) | 90 Day variable rate (pa) |
| \$0 - \$250k  | 0.55%                     | 0.60%                     | 0.70%                     |
| \$250k - \$2M | 0.45%                     | 0.55%                     | 0.65%                     |
| \$2M+         | 0.20%                     | 0.20%                     | 0.35%                     |

| Notice Saver  |                           |                           |                           |
|---------------|---------------------------|---------------------------|---------------------------|
| Balance       | 31 Day variable rate (pa) | 60 Day variable rate (pa) | 90 Day variable rate (pa) |
| \$0 - \$250k  | 0.05%                     | 0.10%                     | 0.15%                     |
| \$250k - \$2M | 0.05%                     | 0.10%                     | 0.15%                     |
| \$2M+         | 0.05%                     | 0.05%                     | 0.05%                     |

| Notice Saver  |                           |                           |                           |
|---------------|---------------------------|---------------------------|---------------------------|
| Balance       | 31 Day variable rate (pa) | 60 Day variable rate (pa) | 90 Day variable rate (pa) |
| \$0 - \$250k  | 0.05%                     | 0.10%                     | 0.15%                     |
| \$250k - \$2M | 0.05%                     | 0.10%                     | 0.15%                     |
| \$2M+         | 0.05%                     | 0.05%                     | 0.05%                     |

\*Purpose Saver pays a standard variable rate equal to the High Interest Savings Account \$1M+ tier rate applicable for each entity. (E.g. The Personal Purpose Saver rate is equal to the Personal HISA \$1M+ tier rate.)

^Introductory variable rate is available for High Interest Savings Accounts opened on or after 17th November 2015 for a period of 4 months from the account opening date. The additional variable rate will be automatically applied to the balance of the High Interest Savings Account (Up to \$250k). After the expiry of the 4 month period, the interest rate will revert to the standard variable rate.

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# Term Deposits

27<sup>th</sup> July 2021

## Short term

| Duration  | Interest Frequency | \$1000 - \$2M (pa) | \$1000 - \$2M (pa) – With Loyalty bonus <sup>^</sup> |
|-----------|--------------------|--------------------|--|
| 1 Month   | At Maturity        | 0.15%              | 0.25%  |
| 2 Months  | At Maturity        | 0.15%              | 0.25%  |
| 3 Months  | At Maturity        | 0.45%              | 0.55%  |
| 4 Months  | At Maturity        | 0.45%              | 0.55%  |
| 5 Months  | At Maturity        | 0.45%              | 0.55%  |
| 6 Months  | At Maturity        | 0.75%              | 0.85%  |
| 7 Months  | At Maturity        | 0.45%              | 0.55%  |
| 8 Months  | At Maturity        | 0.45%              | 0.55%  |
| 9 Months  | At Maturity        | 0.50%              | 0.60%  |
| 10 Months | At Maturity        | 0.45%              | 0.55%  |
| 11 Months | At Maturity        | 0.45%              | 0.55%  |

(Contact Rabobank Adviser Services for deposits greater than \$2m)

## Long term

| Duration | Interest Frequency | \$1000 - \$2M (pa) | \$1000 - \$2M (pa) – With Loyalty bonus <sup>^</sup> |
|----------|--------------------|--------------------|--|
| 1 Year   | (Monthly)          | 0.74%              | 0.84%  |
|          | (Quarterly)        | 0.74%              | 0.84%  |
|          | (Semi annually)    | 0.74%              | 0.84%  |
|          | (Annually)         | 0.75%              | 0.85%  |
| 15 Month | (Monthly)          | 0.50%              | 0.60%  |
|          | (Quarterly)        | 0.50%              | 0.60%  |
| 18 Month | (Monthly)          | 0.49%              | 0.59%  |
|          | (Quarterly)        | 0.49%              | 0.59%  |
|          | (Semi annually)    | 0.50%              | 0.60%  |
| 2 Years  | (Monthly)          | 0.49%              | 0.59%  |
|          | (Quarterly)        | 0.49%              | 0.59%  |
|          | (Semi annually)    | 0.50%              | 0.60%  |
|          | (Annually)         | 0.50%              | 0.60%  |
| 3 Years  | (Monthly)          | 0.49%              | 0.59%  |
|          | (Quarterly)        | 0.49%              | 0.59%  |
|          | (Semi annually)    | 0.50%              | 0.60%  |
|          | (Annually)         | 0.50%              | 0.60%  |
| 4 Years  | (Monthly)          | 1.04%              | 1.14%  |
|          | (Quarterly)        | 1.04%              | 1.14%  |
|          | (Semi annually)    | 1.05%              | 1.15%  |
|          | (Annually)         | 1.05%              | 1.15%  |
| 5 Years  | (Monthly)          | 1.24%              | 1.34%  |
|          | (Quarterly)        | 1.24%              | 1.34%  |
|          | (Semi annually)    | 1.24%              | 1.34%  |
|          | (Annually)         | 1.25%              | 1.35%  |

(Contact Rabobank Adviser Services for deposits greater than \$2m)

### 0.10% LOYALTY BONUS ON ROLLOVERS<sup>^</sup>

<sup>^</sup>When your client chooses to automatically reinvest their Term Deposit, we will reward them with a Loyalty Bonus of at least 0.10% p.a (subject to change). The Loyalty Bonus is a margin of interest which we add to the interest rate that is applicable to the reinvestment term at the time the Term Deposit matures. To earn the Loyalty Bonus, the reinvestment amount must be at least equal to the principal of the Term Deposit being reinvested. The Loyalty Bonus is subject to change, and your client may receive a different Bonus margin at the time of reinvestment than the one currently advertised. The Loyalty Bonus is not cumulative. For example, if your client reinvests their 12 month Term Deposit twice, they will not get a Loyalty Bonus of 0.20%. Reinvestment instructions can be provided to us any time prior to 1pm (Sydney time) one business day prior to maturity.

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