

Branch:	Contact name:	Phone Number: ( )
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## BLACKBOARD SPECIALS

Earn up to **5.50%** p.a. for **3 months** with interest paid at maturity on amounts greater than **\$5,000**.  
 Earn up to **6.25%** p.a. for **6 months** with interest paid at maturity on amounts greater than **\$5,000**.  
 Earn up to **6.30%** p.a. for **12 months** with interest paid at maturity on amounts greater than **\$5,000**.

Interest rates for deposits of \$500,000 and over are available on request.

## Term Deposit Accounts

### INTEREST PAID AT MATURITY

TERM	\$500 - \$4,999	\$5,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - \$149,999	\$150,000 - \$500,000
1 month	1.00%	2.50%	2.75%	3.00%	3.25%
2 months	1.00%	2.50%	2.75%	3.00%	3.25%
3 months	1.00%	<b>5.50%</b>	<b>5.50%</b>	<b>5.50%</b>	<b>5.50%</b>
4 months	1.00%	2.75%	3.00%	3.10%	3.30%
5 months	1.00%	2.75%	3.00%	3.10%	3.30%
6 months	1.50%	<b>6.25%</b>	<b>6.25%</b>	<b>6.25%</b>	<b>6.25%</b>
9 months	1.50%	2.75%	3.00%	3.15%	3.30%

### INTEREST PAID ANNUALLY

TERM	\$500 - \$4,999	\$5,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - \$149,999	\$150,000 - \$500,000
12 months	2.00%	<b>6.30%</b>	<b>6.30%</b>	<b>6.30%</b>	<b>6.30%</b>
24 months	2.00%	5.75%	6.00%	6.30%	6.50%
36 months	2.00%	6.25%	6.50%	6.80%	7.00%
48 months	2.00%	6.25%	6.50%	6.80%	7.00%
60 months	2.00%	6.25%	6.50%	6.80%	7.00%

### INTEREST PAID QUARTERLY

TERM	\$500 - \$4,999	\$5,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - \$149,999	\$150,000 - \$500,000
12 months	1.90%	6.20%	6.20%	6.20%	6.20%
24 months	1.90%	5.65%	5.90%	6.20%	6.40%
36 months	1.90%	6.15%	6.40%	6.70%	6.90%
48 months	1.90%	6.15%	6.40%	6.70%	6.90%
60 months	1.90%	6.15%	6.40%	6.70%	6.90%

### INTEREST PAID MONTHLY

TERM	\$500 - \$4,999	\$5,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - \$149,999	\$150,000 - \$500,000
12 months	1.85%	6.15%	6.15%	6.15%	6.15%
24 months	1.85%	5.60%	5.85%	6.15%	6.35%
36 months	1.85%	6.10%	6.35%	6.65%	6.85%
48 months	1.85%	6.10%	6.35%	6.65%	6.85%
60 months	1.85%	6.10%	6.35%	6.65%	6.85%

Quoted interest rates are on a per annum basis. Interest is calculated daily. All rates are subject to change without notice.

Products are issued by Rural Bank and distributed by Elders Rural Services Australia Limited.

Rural Bank Limited ABN 74 083 938 416 AFSL 238042 | Phone 1300 660 115

# Interest Rates

Effective: 22 March 2010



## Deposit Accounts

### EVERYDAY ACCOUNT

\$500 - \$4,999	\$5,000 - \$9,999	\$10,000 - \$49,999	\$50,000 - \$149,999	\$150,000 - \$249,999	\$250,000+
0.05%	0.05%	0.15%	0.20%	0.20%	0.20%

### EVERYDAY COMMUNITY ACCOUNT

\$500 - \$4,999	\$5,000 - \$9,999	\$10,000 - \$49,999	\$50,000 - \$149,999	\$150,000 - \$249,999	\$250,000+
0.15%	0.15%	0.50%	0.75%	1.00%	1.00%

### GOLD CASH MANAGEMENT ACCOUNT

\$5,000 - \$19,999	\$20,000 - \$49,999	\$50,000 - \$99,999	\$100,000 - \$249,999	\$250,000+
2.50%	3.00%	4.00%	4.00%	4.25%

Quoted interest rates are on a per annum basis, variable and subject to change without notice. Interest is calculated daily on a tiered basis and paid on the first day of the following month.

## Agribusiness Accounts

### SEASONAL ACCOUNT AND BUSINESS CHEQUE ACCOUNT (CREDIT BALANCES)

\$500 - \$4,999	\$5,000 - \$9,999	\$10,000 - \$49,999	\$50,000 - \$149,999	\$150,000 - \$249,999	\$250,000+
0.60%	0.60%	0.80%	2.50%	3.25%	3.25%

### AGRIMANAGER® ACCOUNT AND BUSINESS MANAGER ACCOUNT (CREDIT BALANCES)

\$500 - \$4,999	\$5,000 - \$9,999	\$10,000 - \$49,999	\$50,000 - \$149,999	\$150,000 - \$249,999	\$250,000+
0.60%	0.80%	1.50%	2.75%	3.50%	3.50%

Applies when the account has a credit (positive) balance. Quoted interest rates are on a per annum basis, variable and subject to change without notice. Interest is calculated daily on a tiered basis and credited to the account at the same frequency as debit interest (monthly, quarterly or six monthly).

## Farm Management Deposits (FMDs) (primary producers only)

### FIXED RATE FARM MANAGEMENT DEPOSIT (MINIMUM DEPOSIT \$5,000)

	\$5,000 - \$49,999		\$50,000 - \$400,000	
	12 month	24 month	12 month	24 month
Interest paid annually	6.25%	5.75%	6.50%	6.00%
Interest paid quarterly	6.10%	5.60%	6.35%	5.85%
Interest paid monthly	6.00%	5.50%	6.25%	5.75%
	3 month	6 month	3 month	6 month
Interest paid at maturity	4.75%	5.00%	5.00%	5.25%

### VARIABLE RATE FARM MANAGEMENT DEPOSIT (MINIMUM DEPOSIT \$1,000)

\$1,000 - \$49,999	\$50,000 - \$400,000
3.50%	3.75%

Quoted interest rates are on a per annum basis. Interest is calculated daily. The maximum aggregate balance is \$400,000 for all Fixed and Variable FMDs. Other eligibility criteria apply. Individual circumstances may vary and you should consult your taxation advisor. All rates are subject to change without notice.

## Interest rates for existing accounts only

### INTEREST EARNING AT CALL

\$500 - \$4,999	\$5,000 - \$9,999	\$10,000 - \$49,999	\$50,000 - \$149,999	\$150,000 - \$249,999	\$250,000+
0.00%	0.10%	0.25%	0.75%	0.75%	1.00%

Applicable to existing accounts only. Interest rates quoted on a per annum basis. Interest Earning At Call deposit rates are variable and subject to change. Interest is calculated daily on a tiered basis and credited on the first day of the following month.

### DEBIT INTEREST RATE

<b>All debit balances</b>
<b>19.90%</b>

Applies to any unauthorised overdrawn balance on Everyday, Gold Cash Management, Money For Living, Interest Earning at Call, Seasonal (with no credit facility) and Seasonal Plus accounts. Quoted interest rate is on a per annum basis, variable and subject to change without notice. Interest is calculated daily on the closing balance and charged monthly.

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