



"Friends for life"



Product

Effective 01/12/2009

Savings S1 (this account is no longer available)

\$ 1.00 – and over 0.10% pa

Home Equity Investment S2

\$ 1.00 - \$ 4,999.99 0.10% pa

\$ 5,000.00 - \$19,999.99 0.65% pa

\$20,000.00 - \$49,999.99 1.50% pa

\$50,000.00 - and over 2.00% pa

At Call Savings S3 (this account is no longer available)

\$ 1.00 - \$ 1,999.99 0.10% pa

\$ 2,000.00 - \$ 9,999.99 0.25% pa

\$10,000.00 - \$19,999.99 0.40% pa

\$20,000.00 - \$49,999.99 0.55% pa

\$50,000.00 - and over 1.25% pa

Retire Easy S4

\$ 1.00 - \$ 1,999.99 0.10% pa

\$ 2,000.00 - \$40,999.99 2.00% pa

\$41,000.00 - and over 3.00% pa

Retire Easy Annual Interest S5

\$ 1.00 - \$ 1,999.99 0.10% pa

\$ 2,000.00 - \$40,999.99 2.00% pa

\$41,000.00 - and over 3.00% pa

ABS Saver S6

\$ 1.00 - \$ 1,999.99 0.10% pa

\$ 2,000.00 - \$ 9,999.99 0.25% pa

\$ 10,000.00 - \$19,999.99 0.40% pa

\$ 20,000.00 - \$49,999.99 0.55% pa

\$ 50,000.00 - and over 1.25% pa

Christmas Club S7

\$ 1.00 - and over 1.00% pa

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ABS Building Society

Product

Effective 01/12/2009

ABS Super Rate S8

\$ 1.00 - \$ 49,999.99	0.10% pa
\$ 50,000.00 - \$ 99,999.99	2.75% pa
\$100,000.00 - \$199,999.99	3.00% pa
\$200,000.00 - \$499,999.99	3.50% pa
\$500,000.00 - and over	3.50% pa

Cash Management S9

\$ 1.00 - \$ 4,999.99	0.10% pa
\$ 5,000.00 - \$ 9,999.99	0.75% pa
\$ 10,000.00 - \$19,999.99	2.00% pa
\$ 20,000.00 - \$49,999.99	2.25% pa
\$ 50,000.00 - \$99,999.99	2.75% pa
\$100,000.00 - and over	3.00% pa

Loan Buster S11

\$1.00 – and over up to and not exceeding the daily balance of the attached loan account. Equal to 100% of the debit interest rate charged on the owner occupier home loan attached.

Multi Purpose S15

\$ 1.00 - \$ 1,999.99	0.10% pa
\$ 2,000.00 - \$19,999.99	0.20% pa
\$ 20,000.00 - \$49,999.99	0.25% pa
\$ 50,000.00 - and over	0.50% pa

Personal Overdraft S26

\$ 1.00 - \$ 1,999.99	0.10% pa
\$ 2,000.00 - \$19,999.99	0.20% pa
\$ 20,000.00 - \$49,999.99	0.25% pa
\$ 50,000.00 - and over	0.50% pa

Business Class S30

\$ 1.00 - \$ 4,999.99	0.00% pa
\$ 5,000.00 - \$ 19,999.99	0.20% pa
\$ 20,000.00 - \$ 49,999.99	0.25% pa
\$ 50,000.00 - and over	0.50% pa