



DEPOSIT INTEREST RATE SCHEDULE

Date: Effective from **10 November 2008**

ABS Building Society Ltd
ABN: 84 087 651 938
AFS Licence No: 247389

This document is part 3 of PDS.

Part One of this PDS contains the Key Features, Terms and Conditions applicable to our deposit products and payment facilities. Part Two of this PDS contains a schedule identifying our fees, charges, transaction limits and contact details. You should read all three parts of the PDS together before first using any of our financial products.

Interest Rates

The following table outlines by Account the applicable interest rate and how it is calculated and paid.

Interest rates applicable since printing this document can be obtained from any ABS Branch or Internet Banking Site at <http://www.absbuildingsociety.com.au> or by phoning 1300 227 275.

Product	Percentage Rate per annum as at date of this PDS	Payment date and other information on this rate. Payment dates are the earlier of dates specified or the account closure date.
Savings S1 (this account is no longer available)		
\$ 1.00 – and over	0.10% pa	Calculated by applying the daily percentage rate to the daily closing balance and credited half yearly at the end of March and September.
Home Equity Investment S2		
\$ 1.00 - \$ 4,999.99	0.10% pa	Calculated by applying the daily percentage rate to the daily closing balance, for the appropriate interest rate tier as set out opposite. Credited half yearly at the end of March and September
\$ 5,000.00 - \$19,999.99	0.65% pa	
\$20,000.00 - \$49,999.99	1.90% pa	
\$50,000.00 - and over	2.50% pa	
At Call Savings S3 (this account is no longer available)		
\$ 1.00 - \$ 1,999.99	0.10% pa	Calculated by applying the daily percentage rate to the daily closing balance, for the appropriate interest rate tier as set out opposite. Credited half yearly at the end of March and September
\$ 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	Calculated by applying the daily percentage rate to the different portion of the daily closing balance. Credited half yearly at the end of March and September
\$ 2,000.00 - \$39,399.99	4.00% pa	
\$39,400.00 - and over	6.00% pa	

Product	Percentage Rate per annum as at date of this PDS	Payment date and other information on this rate. Payment dates are the earlier of dates specified or the account closure date.
Retire Easy Annual Interest S5		
\$ 1.00 - \$ 1,999.99	0.10% pa	Calculated by applying the daily percentage rate to the different portion of the daily closing balance. Credited yearly at the end of March.
\$ 2,000.00 - \$39,399.99	4.00% pa	
\$39,400.00 - and over	6.00% pa	
ABS Saver S6		
\$ 1.00 - \$ 1,999.99	0.10% pa	Calculated by applying the daily percentage rate to the daily closing balance, for the appropriate interest rate tier as set out opposite. Credited half yearly at the end of March and September
\$ 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	Calculated by applying the daily percentage rate to the daily closing balance and credited half yearly at the end of March and September
ABS Super Rate S8		
\$ 1.00 - \$ 49,999.99	0.10% pa	Calculated by applying the daily percentage rate to the daily closing balance, for the appropriate interest rate tier as set out opposite. Credited quarterly at the end of March, June, September and December.
\$ 50,000.00 - \$ 99,999.99	5.00% pa	
\$100,000.00 - \$199,999.99	5.25% pa	
\$200,000.00 - \$499,999.99	5.25% pa	
\$500,000.00 - and over	5.50% pa	
Cash Management S9		
\$ 1.00 - \$ 4,999.99	0.10% pa	Calculated by applying the daily percentage rate to the daily closing balance, for the appropriate interest rate tier as set out opposite. Credited quarterly at the end of March, June, September and December.
\$ 5,000.00 - \$ 19,999.99	1.50% pa	
\$ 20,000.00 - \$ 49,999.99	3.25% pa	
\$ 50,000.00 - \$ 99,999.99	4.50% pa	
\$100,000.00 - and over	5.00% 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.	The interest is calculated daily by applying the daily percentage rate to the closing balance. Interest accrued is set-off on the last day of each month against the debit interest charged on the attached loan account.
Multi Purpose S15		
\$ 1.00 - \$ 1,999.99	0.10% pa	Calculated by applying the daily percentage rate to the daily closing balance, for the appropriate interest rate tier as set out opposite. Credited half yearly at the end of March and September
\$ 2,000.00 - \$19,999.99	0.20% pa	
\$ 20,000.00 - \$49,999.99	0.50% pa	
\$ 50,000.00 - and over	1.00% pa	
Personal Overdraft S26		
\$ 1.00 - \$ 1,999.99	0.10% pa	Calculated by applying the daily percentage rate to the daily closing balance, for the appropriate interest rate tier as set out opposite. Credited half yearly at the end of March and September
\$ 2,000.00 - \$19,999.99	0.20% pa	
\$ 20,000.00 - \$49,999.99	0.50% pa	
\$ 50,000.00 - and over	1.00% pa	

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Business Class S30		
\$ 1.00 - \$ 4,999.99	0.00% pa	Calculated by applying the daily percentage rate to the daily closing balance, for the appropriate interest rate tier as set out opposite. Credited half yearly at the end of March and September
\$ 5,000.00 - \$ 19,999.99	0.20% pa	
\$ 20,000.00 - \$ 49,999.99	0.50% pa	
\$ 50,000.00 - and over	1.00% pa	
Term Investment (\$2,000 to \$24,999)		
3 Months	5.25% pa	Calculated by applying the daily percentage rate to the daily closing balance. Interest paid at maturity for terms up to 13 months and six monthly and maturity for terms greater than 13 months. The interest rate may be reduced if the investment is wholly or partially withdrawn before maturity. The Society at its absolute discretion may accept terms for a lesser amount in which case the interest rate applicable will be 1% pa less than the interest rate opposite.
4 Months	5.15% pa	
5 to 11 Months	4.75% pa	
12 to 23 Months	4.50% pa	
24 to 35 Months	4.75% pa	
36 to 47 Months	4.55% pa	
48 to 59 Months	4.55% pa	
60 Months	5.00% pa	
Term Investment (\$25,000 and over)		
3 Months	5.55% pa	Calculated by applying the daily percentage rate to the daily closing balance. Interest paid at maturity for terms up to 13 months and six monthly and maturity for terms greater than 13 months. The interest rate may be reduced if the investment is wholly or partially withdrawn before maturity.
4 Months	5.35% pa	
5 to 11 Months	5.00% pa	
12 to 23 Months	5.00% pa	
24 to 35 Months	5.25% pa	
36 to 47 Months	5.05% pa	
48 to 59 Months	5.05% pa	
60 Months	5.50% pa	
Farm Management Deposit I2 (\$2,000 to \$24,999)		
3 Months	5.25% pa	Calculated by applying the daily percentage rate to the daily closing balance. Interest paid at maturity for terms up to 13 months and six monthly and maturity for terms greater than 13 months. The interest rate may be reduced if the investment is wholly or partially withdrawn before maturity. The Society at its absolute discretion may accept terms for a lesser amount in which case the interest rate applicable will be 1% pa less than the interest rate opposite.
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24 to 35 Months	5.25% pa	
36 to 47 Months	5.05% pa	
48 to 59 months	5.05% pa	
60 Months	5.50% pa	