

Essentials Term Deposit Rates

1-3 Months	\$1,000-\$4,999	1.00% pa	13-24 Months	\$1,000-\$4,999	2.25% pa
	\$5,000-\$19,999	5.20% pa		\$5,000-\$19,999	6.00% pa
	\$20,000-\$49,999	5.20% pa		\$20,000-\$49,999	6.00% pa
	\$50,000-\$100,000	5.20% pa		\$50,000-\$100,000	6.00% pa
4-6 Months	\$1,000-\$4,999	1.50% pa	25-36 Months	\$1,000-\$4,999	2.25% pa
	\$5,000-\$19,999	5.80% pa		\$5,000-\$19,999	7.00% pa
	\$20,000-\$49,999	5.80% pa		\$20,000-\$49,999	7.00% pa
	\$50,000-\$100,000	5.80% pa		\$50,000-\$100,000	7.00% pa
7-9 Months	\$1,000-\$4,999	1.50% pa	Investments over \$100,000 customers can earn money market linked rates set daily by Investment Services. Call Direct (08) 8946 2243 or Email investments@tiofi.com.au		
	\$5,000-\$19,999	3.50% pa			
	\$20,000-\$49,999	3.50% pa			
	\$50,000-\$100,000	3.50% pa			
10-12 Months	\$1,000-\$4,999	2.25% pa			
	\$5,000-\$19,999	6.00% pa			
	\$20,000-\$49,999	6.00% pa			
	\$50,000-\$100,000	6.00% pa			

Essentials Savings Rates

Essentials eSaver	A high interest savings account with money at call.	\$1,000 /+	4.25% pa
Essentials Business	The account that provides your business with the flexibility to tailor your monthly fee plan depending on the number of transactions you do.	\$5,000-\$19,999	0.25% pa
		\$20,000-\$49,999	0.50% pa
		\$50,000-\$99,999	1.00% pa
		\$100,000 /+	1.25% pa
Essentials Pension	Aligned with the Government deeming rules, this transaction account is designed for people over 55 and lets you make the most of your funds.	\$0-\$40,999	2.00% pa
		\$41,000 /+	3.00% pa
Essentials Limited	Only pay for the transactions you do. If you only perform limited transactions, this is the perfect account.	\$0 /+	0.01% pa

Effective from 1 September 2010 (Retail Clients Only)

Investment rates on amount of over \$100,000 will be advised by Investment Services.

Terms, conditions, fees & charges apply. Above rates are subject to change.

TIO is Government Guaranteed and not regulated by APRA. ABN: 72 532 995 678