

# Savings & Investment Interest Rates



Rates applicable to Government Guaranteed Deposits up to an aggregate holding of \$1 million per depositor.

<b>Term Deposit (I) Minimum amount \$5,000</b> (Effective 06/01/2010)	<b>Interest paid</b>	<b>Interest rate</b>
3 months (I3)	Monthly or Maturity	4.90% p.a
6 months (I6)	Maturity	5.10% p.a
12 months (I12)	Maturity	5.50% p.a
12 months (I12)	Monthly	5.20% p.a
<b>Freetime 1 year</b> (eligibility conditions apply) (I59)	Monthly	5.70% p.a
Pension Plus 1 year (eligibility conditions apply) (I69)	Monthly	5.45% p.a
<b>Cash Management Account (S28)</b> (Effective 08/12/2009)	<b>Interest Paid</b>	<b>Interest Rate</b>
\$1 to \$4,999.99	Monthly	0.50% p.a
\$5,000 to \$49,999.99	on	1.70% p.a
\$50,000 to \$99,999.99	whole	2.00% p.a
\$100,000 and over	balance	2.35% p.a
<b>Incorporated Clubs Account (S26)</b> (Effective 08/12/2009)	<b>Interest Paid</b>	<b>Interest Rate</b>
\$1 to \$4,999.99	Monthly	0.50% p.a
\$5,000 to \$49,999.99	on	1.70% p.a
\$50,000 to \$99,999.99	whole	2.00% p.a
\$100,000 and over	balance	2.35% p.a
<b>E-Saver Account (S29)</b> (Effective 30/03/2010)	<b>Interest Paid</b>	<b>Interest Rate</b>
\$1 and over	Monthly	4.00% p.a
<b>Pensioner Passbook (S40) / Select (S50)</b> (Effective 20/03/2010)	<b>Interest Paid</b>	<b>Interest Rate</b>
\$1 to \$42,000	Quarterly on	3.00% p.a
\$42,001 and over	tiered balance	4.50% p.a
<b>Personal (S1) / Business (S19) Banking</b> (Effective 07/12/2001)	<b>Interest Paid</b>	<b>Interest Rate</b>
\$1 and over	N/A	0.00% p.a
<b>Savings Accumulator (S5)</b> (Effective 30/03/2010)	<b>Interest Paid</b>	<b>Interest Rate</b>
\$1 to \$4,999.99	Monthly on	3.50% p.a
\$5,000.00 and over	whole balance	5.50% p.a
<b>Capricornian Investment Bonds</b> (Series 4 Fully Subscribed)	<b>Interest Paid</b>	<b>Interest Rate</b>
<small>Capricornian Investment Bonds are not deposit liabilities of The Capricornian and are not subject to the Government Guarantee.</small>		
Series 4 (effective 15 July 2010)	5 year term	Quarterly 6.69% p.a
	7 year term	Quarterly 6.94% p.a
Series 5 (effective 15 June 2010)	5 year term	Quarterly 7.20% p.a
	7 year term	Quarterly 8.45% p.a

This brochure forms part of the Member Product Guide (MPG) for Savings Accounts, Term Deposits and Payment Services.

Refer to the MPG for Terms and Conditions applicable to accounts.

A Financial Services Guide and Member Product Guide are available from all Branches.

Refer to the Schedule of Fees brochure for details of fees and charges that may be applicable to accounts, transactions and payment services.

The Capricornian Ltd—ABN 54 087 650 940. Australian Financial Services Licence No: 246780.

[www.capricornian.com.au](http://www.capricornian.com.au)

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**Information on interest rates on Aggregate Deposits over \$1 Million ( Guaranteed or Unguaranteed ) is available on request.**

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