

PERSONAL DEPOSITS

INTEREST RATES

TRANSACTION AND SAVINGS ACCOUNTS



Effective Date: 10 December 2018

Savings Accounts					
		Fast Track Starter (Customers aged 14-24)		Fast Track Saver (Customers aged 25 and over)	
		Bonus Criteria Met ¹ (\$200 deposited per month)		Bonus Criteria Met ¹ (\$1,000 deposited per month)	
Amount \$		Base Rate + Bonus Rate	Base Rate	Base Rate + Bonus Rate	Base Rate
1 - 10,000		4.00% p.a.	0.50% p.a.	2.80% p.a.	0.50% p.a.
10,000.01 - 250,000		2.80% p.a.	0.50% p.a.	2.80% p.a.	0.50% p.a.
250,000.01 and over		0.50% p.a.	0.50% p.a.	0.50% p.a.	0.50% p.a.
Bonus interest will be paid if the Bonus Criteria is met in the previous month. Interest is calculated daily on a stepped basis and paid monthly on the first day of the following month.					
		WebSavings Account® Introductory Special Offer (available for a limited time only). Accounts opened from 21/06/18		WebSavings Account®	
Amount \$					
1 - 1,999		0.01% p.a.		0.01% p.a.	
2,000 and over [^]		2.80% p.a. ²		1.20% p.a.	
Interest rates are calculated daily and paid monthly. [^] Balances greater than \$5,000,000 are subject to approval					
Bonus Interest Savings Account					
Amount \$		Base Rate + Bonus Rate		Base Rate	
1 - 4,999		2.20% p.a.		0.80% p.a.	
5,000 - 49,999		2.20% p.a.		0.80% p.a.	
50,000 and over		2.20% p.a.		0.80% p.a.	
Interest is calculated daily and paid monthly. Bonus interest will be paid in addition to the base rate if no more than one (1) withdrawal is made during a calendar month.					
Transaction Accounts					
Cash Management Account		Day2Day Plus Account® and Reverse Charges Account			
Amount \$	Interest Rate	Amount \$	Interest Rate p.a.		
1 - 9,999	1.00% p.a.	1 and over	0.00%		
10,000 - 19,999	1.00% p.a.	If you have a Personal Overdraft Facility attached to your Day2Day Plus Account®, Reverse Charges Account® or Ultimate Account, please refer to the 'Personal Finance - Interest Rates' flyer for the annual percentage rate.			
20,000 - 49,999	1.00% p.a.	Pension Plus Account*			
50,000 - 99,999	1.00% p.a.	Amount \$	Interest Rate		
100,000 - 249,999	1.25% p.a.	0 - 1,999	0.25% p.a.		
250,000 and over	1.25% p.a.	2,000 - 45,400	1.15% p.a.		
		45,401 and over	1.80% p.a.		
Interest is calculated on the daily closing balance of a Pension Plus Account using a stepped rate of interest. This means that different rates of interest apply to different parts of the account balance.					
Save to Win Account™ (No longer for sale)		Ultimate Account (No longer for sale)		Choice Account (No longer for sale)	
Amount \$	Interest Rate p.a.	Amount \$	Interest Rate p.a.	Amount \$	Interest Rate p.a.
1 and over	0.75%	1 and over	0.00%	1 and over	0.00%

Important Information

All interest rates are calculated on a tiered basis (highest rate applies to whole balance) unless specifically stated that an interest rate is calculated on a stepped basis (i.e. different rates apply to different parts of the balance). Overdrawn interest rate of 17.20% p.a. will be calculated daily and charged monthly on unauthorised over drawings on the above accounts, and Mortgage Offset Account.

*Please refer to section 2.10 of the Personal Deposits Products Terms and Conditions for further information, including worked examples. The Federal Government Deeming Rates are taken into consideration in determining the stepped interest rates for this product, but may not match the Deeming Rates.

Fast Track Starter and Fast Track Saver Account

¹ Bonus Interest applies for the following month, if the Bonus Criteria is met in the prior month. Bonus Criteria will be met where the relevant amount is credited to the linked Day2Day Plus Account in the prior month (the relevant amount is \$200 or more where you have a Fast Track Starter account and \$1000 or more where you have a Fast Track Saver account). This relevant amount does not include amounts transferred from another one of your BOQ Accounts. In addition, when opening a Fast Track Saver/Starter Account, base rate always applies in the first month; not the bonus rate. In the first month, bonus criteria on the transaction account is measured from the date the Fast Track Saver/Starter Account is opened not the full calendar month even if the transaction account was already existing

WebSavings Accounts®

² Rate includes additional interest of 1.60% p.a. which will be paid for 4 months from account opening date - to any new customers who open a WebSavings Account on or after 21 June 2018.

Additional interest only applies to account balances of \$2,000 or more and is not available to existing customers of the Bank whether or not they hold a WebSavings Account. After 4 months from the account open date, the interest rate will revert to the standard WebSavings Account interest rate.

All accounts

All information contained in this flyer is current as at Issue Date: 10 December 2018. Interest rates are subject to change without notice. This document forms part of the Product Disclosure Statement for the Save to Win Account™ together with the Save to Win Account™ Combined Financial Services Guide and Product Disclosure Statement, and the Save to Win Account™ Promotion Terms and Conditions.

For all other products shown on this document, this document, together with the Deposit Product Terms and Conditions and Personal Banking Guide to Fees and Charges, make up the complete terms and conditions for those products. Conditions, Criteria and Fees Apply. You should obtain and consider the relevant Product Disclosure Statement (PDS), terms and conditions and Guide to Fees and Charges for the product before making any decision about whether to acquire or continue to hold it. Full terms and conditions are available online or at any Bank of Queensland branch. Bank of Queensland Limited ABN 32 009 656 740, AFSL and Australian Credit Licence No 244616.