

### SMALLBiz Accounts<sup>1</sup>

SMALLBiz Account / SMALLBiz GST Payment Account	Rate p.a.
\$0 - \$19,999	0.05%
\$20,000 - \$49,999	1.15%
\$50,000 - \$99,999	1.85%
\$100,000 - \$249,999	2.35%
\$250,000 plus	2.70%

*Interest is calculated daily on the whole balance and paid monthly.*

Community Reward Account	Rate p.a.
\$0 - \$4,999	3.00%
\$5,000 - \$199,999	3.60%
\$200,000 plus	3.70%

*Interest is calculated daily on the whole balance and paid monthly.*

monEsaver Internet Savings Account	Rate p.a.
\$0 - \$4,999	0.05%
\$5,000 - \$199,999	4.60%
\$200,000 plus	4.70%

*Interest is calculated daily on the whole balance and paid monthly.*

Cash Management Account	Rate p.a.
\$0 - \$4,999	0.05%
\$5,000 - \$19,999	1.25%
\$20,000 - \$49,999	2.50%
\$50,000 - \$99,999	3.00%
\$100,000 - \$199,999	3.40%
\$200,000 plus	3.75%

*Interest is calculated daily on the whole balance and paid monthly.  
Cash Management Account minimum opening deposit is \$1,000.*

### SMALLBiz Loans<sup>2</sup>

#### Mortgage Secured

SMALLBiz Investment Loan	Rate p.a.
Variable Reference Rate	7.09%
1 year - fixed	6.14%
2 year - fixed	6.19%
3 year - fixed	6.29%
4 year - fixed	6.64%
5 year - fixed	6.79%

SMALLBiz Line of Credit	Rate p.a.
Variable Reference Rate	7.24%

#### Car and Personal Loans

SMALLBiz Vehicle Loan	Rate p.a.
1 - 7 years - fixed	9.75%

SMALLBiz Personal Loan	Rate p.a.
1 - 7 years - fixed	13.99%

SMALLBiz Line of Credit (unsecured)	Rate p.a.
Variable Reference Rate	14.99%

<sup>1</sup> Terms, conditions, fees and charges are available in our Product Guide and Fees and Charges booklets. These booklets are available upon request or from our website and will be provided when you open an account. Before acquiring an account, you should consider whether the product is appropriate for you.

<sup>2</sup> A margin may be added to the rates indicated above to determine the actual interest rate charges. Terms, conditions, lending criteria, fees and charges apply. Full details are available at time of application or by contacting us. All loans are provided by Community CPS Australia Ltd ABN 15 087 651 143. Interest rates are subject to change without notice.