

# Terms & Conditions

## Part C: Deposit Interest Rates

Effective 23 August 2019

The Terms and Conditions for Bank First basic deposit products (accounts) and non-cash payment facilities (payment facilities), consist of three sections:

**Part A: Product Information.**

**Part B: Fees and Charges.**

**Part C: Interest Rates.**

If you would like further information about any of our products and services or fees and charges, please call one of our Member Service Consultants on **1300 654 822** or visit **bankfirst.com.au**.

The Terms and Conditions brochures provide information about our accounts and payment facilities to help you make an informed decision when considering applying for them. You should read the Terms and Conditions carefully before applying. Terms and Conditions for loan accounts are available upon request.

## Transaction and Savings Accounts

Account	Interest Rate (p.a.)
<b>Everyday and Budget Accounts (S1, S2)</b>	
Interest tier is determined on the whole of balance.	
\$0 - \$14,999	0.05%
\$15,000 - \$29,999	0.05%
\$30,000 and over	0.05%
<b>Pension Account (S9)</b>	
Interest is calculated on the portion of the balance which falls within each tier at the applicable rate.	
For part of the balance \$0 - \$48,599	0.95%
For part of the balance \$48,600 - \$149,999	1.85%
For part of the balance \$150,000 and over	1.85%
<b>First Saver (S19)</b>	
Interest tier is determined on the whole of balance.	
\$0 - \$1,999	0.75%
\$2,000 and over	1.75%
<b>First Home Bonus Saver (S21)</b>	
Bonus interest	2.00% <sup>1</sup>
Base rate	0.05%
<b>Bonus Saver (S98)</b>	
Interest tier is determined on the whole of balance.	
\$0 - \$149,999	1.80% <sup>1</sup>
\$150,000 and over	1.70% <sup>1</sup>
Base rate	0.05%
<b>Online Saver (S99)</b>	
Interest tier is determined on the whole of balance.	
\$0 - \$1,999	0.05%
\$2,000 - \$149,999	1.40%
\$150,000 and over	1.30%
<b>Cash Management (S10)</b>	
Interest tier is determined on the whole of balance.	
\$0 - \$4,999	0.25%
\$5,000 - \$19,999	0.70%
\$20,000 - \$49,999	0.95%
\$50,000 - \$99,999	1.20%
\$100,000 and over	1.20%
<b>First Access Account (S18)</b>	0.75%
<b>Christmas Club (S3)</b>	0.75%

## Term Deposits<sup>2</sup>

Term	\$500 - \$19,999	\$20,000 - \$49,999	\$50,000 - \$99,999	\$100,000 and over
30 Days (I18)	1.20%	1.20%	1.20%	1.20%
60 Days (I17)	1.20%	1.20%	1.20%	1.20%
90 Days (I16)	1.75%	1.75%	1.90%	1.90%
120 Days (I7)	1.75%	1.75%	1.90%	1.90%
180 Days (I15)	1.80%	1.80%	1.95%	1.95%
270 Days (I1)	1.80%	1.80%	1.95%	1.95%
1 Year (I12)	1.85%	1.85%	1.95%	1.95%
2 Years (I24)	1.80%	1.80%	1.90%	1.90%
3 Years (I36)	1.80%	1.80%	1.90%	1.90%
4 Years (I48)	1.70%	1.70%	1.80%	1.80%
5 Years (I60)	1.75%	1.75%	1.85%	1.85%
Interest First 150 days (I55)	1.80%	1.80%	1.95%	1.95% (max \$1m)
1 Year Regular Income (I3) \$5,000 and over: 1.95%				

### Head Office

117 Camberwell Road Hawthorn East VIC 3123  
 PO Box 338 Camberwell VIC 3124

[bankfirst.com.au](http://bankfirst.com.au) | 1300 654 822

Victoria Teachers Limited | ABN 44 087 651 769  
 AFSL/Australian Credit Licence Number 240 960  
 BFAD1257 230819

*Interest rates effective 23 August 2019. Interest is calculated daily. Interest rates are per annum, current at the time of printing and are subject to change without notice. 1. Bonus interest additional to the base rate applies if conditions are met. 2. Subject to our Terms and Conditions, an interest rate reduction applies on early withdrawals. These rates are for retail customers only and limits may apply.*

# Terms & Conditions

## Part C: Lending Interest Rates

Effective 23 August 2019

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## Home Loans

### Variable – Owner Occupied

Home Loan	LVR ≤ 80%			LVR > 80% - ≤ 90%			LVR > 90%		
	Interest Rate (p.a.)	Comparison Rate (p.a.) <sup>1,5</sup>	First Home Buyer Comparison Rate (p.a.) <sup>1,5</sup>	Interest Rate (p.a.)	Comparison Rate (p.a.) <sup>1,5</sup>	First Home Buyer Comparison Rate (p.a.) <sup>1,5</sup>	Interest Rate (p.a.)	Comparison Rate (p.a.) <sup>1,5</sup>	First Home Buyer Comparison Rate (p.a.) <sup>1,5</sup>
First Rate*	3.39%	3.44%	3.40%	3.59%	3.64%	3.60%	3.69%	3.74%	3.70%
Premier Package	3.68%	4.06%	4.04%	3.88%	4.25%	4.23%	3.98%	4.35%	4.33%
Complete	3.86%	3.91%	3.87%	4.06%	4.11%	4.07%	4.16%	4.21%	4.17%
Standard	4.27%	4.32%	4.28%	4.47%	4.52%	4.48%	4.57%	4.62%	4.58%

\*Note: \$150,000 minimum loan amount.

	Interest Rate (p.a.)	Comparison Rate (p.a.)
Equity Line of Credit	4.84%	N/A

### Fixed – Owner Occupied

Home Loan	Interest Rate (p.a.) <sup>7</sup>			
	Premier Package Home Loan	Comparison Rate (p.a.) <sup>1,5</sup>		
		LVR ≤ 80%	LVR > 80% - ≤ 90%	LVR > 90%
1 Year Fixed	3.34%	4.02%	4.20%	4.29%
2 Years Fixed	3.34%	4.00%	4.16%	4.24%
2 Years Discounted Fixed <sup>9</sup>	2.99%	3.93%	N/A	N/A
3 Years Fixed	3.49%	4.01%	4.15%	4.22%
4 Years Fixed	3.64%	4.04%	4.17%	4.24%
5 Years Fixed	3.69%	4.06%	4.18%	4.23%
<b>Complete Home Loan</b>				
1 Year Fixed	3.59%	3.88%	4.06%	4.15%
2 Years Fixed	3.59%	3.86%	4.02%	4.10%
3 Years Fixed	3.59%	3.84%	3.98%	4.06%
4 Years Fixed	3.74%	3.87%	4.00%	4.06%
5 Years Fixed	3.79%	3.88%	4.00%	4.06%
<b>Standard Home Loan</b>				
1 Year Fixed	3.59%	4.25%	4.43%	4.52%
2 Years Fixed	3.59%	4.19%	4.36%	4.44%
3 Years Fixed	3.59%	4.14%	4.29%	4.36%
4 Years Fixed	3.74%	4.14%	4.27%	4.33%
5 Years Fixed	3.79%	4.12%	4.24%	4.30%

Note: \$50,000 minimum loan amount for fixed rates except 2 year discounted which requires a minimum \$250,000.

# Home Loans

## Variable - Investment

	LVR ≤ 80%		LVR > 80% - ≤ 90%		LVR > 90%	
	Interest Rate (p.a.)	Comparison Rate (p.a.) <sup>1,5</sup>	Interest Rate (p.a.)	Comparison Rate (p.a.) <sup>1,5</sup>	Interest Rate (p.a.)	Comparison Rate (p.a.) <sup>1,5</sup>
Premier Package	4.18%	4.55%	4.38%	4.74%	4.48%	4.84%
Complete	4.36%	4.41%	4.56%	4.61%	4.66%	4.71%
Standard	4.77%	4.82%	4.97%	5.02%	5.07%	5.12%

	Interest Rate (p.a.)	Comparison Rate (p.a.)
Equity Line of Credit	4.99%	N/A

## Fixed - Investment

Interest Rate (p.a.) <sup>7</sup>				
Home Loan	Premier Package Home Loan	Comparison Rate (p.a.) <sup>1,5</sup>		
		LVR ≤ 80%	LVR > 80% - ≤ 90%	LVR > 90%
1 Year Fixed	3.69%	4.50%	4.68%	4.76%
2 Years Fixed	3.69%	4.46%	4.62%	4.70%
3 Years Fixed	3.79%	4.44%	4.59%	4.66%
4 Years Fixed	3.94%	4.46%	4.59%	4.66%
5 Years Fixed	3.99%	4.47%	4.58%	4.64%
<b>Complete Home Loan</b>				
1 Year Fixed	3.94%	4.37%	4.55%	4.64%
2 Years Fixed	3.94%	4.33%	4.49%	4.57%
3 Years Fixed	3.89%	4.28%	4.43%	4.50%
4 Years Fixed	4.04%	4.30%	4.43%	4.49%
5 Years Fixed	4.09%	4.30%	4.41%	4.47%
<b>Standard Home Loan</b>				
1 Year Fixed	3.94%	4.74%	4.92%	5.01%
2 Years Fixed	3.94%	4.66%	4.83%	4.91%
3 Years Fixed	3.89%	4.58%	4.73%	4.80%
4 Years Fixed	4.04%	4.57%	4.70%	4.76%
5 Years Fixed	4.09%	4.54%	4.65%	4.71%

Note: \$50,000 minimum loan amount for fixed rates.

# Car Loans and Personal Loans

## Variable

	Interest Rate (p.a.)	Comparison Rate (p.a.) <sup>5</sup>
New Car	8.79%	9.00% <sup>2</sup>
Used Car	9.79%	10.83% <sup>3</sup>
Green Car	8.29%	8.50% <sup>2</sup>
Share	10.10%	11.14% <sup>4</sup>
Personal	11.59%	12.64% <sup>4</sup>
Green Personal	9.20%	10.24% <sup>4</sup>
Overdraft	13.04%	N/A

## 1-5 Years Fixed

	Interest Rate (p.a.) <sup>6</sup>	Comparison Rate (p.a.) <sup>5</sup>
New Car	8.79%	9.00% <sup>2</sup>
Used Car	9.79%	10.83% <sup>3</sup>
Green Car	8.29%	8.50% <sup>2</sup>
Share	10.10%	11.14% <sup>4</sup>
Personal	11.59%	12.64% <sup>4</sup>
Green Personal	9.20%	10.24% <sup>4</sup>

# Car Loan Promotion

## Variable<sup>8</sup>

	Interest Rate (p.a.)	Comparison Rate (p.a.) <sup>5</sup>
New Car	5.79%	6.00% <sup>2</sup>
Used Car	6.79%	7.81% <sup>3</sup>
Green Car	5.29%	5.50% <sup>2</sup>

## Fixed<sup>8</sup>

New Car		
	Interest Rate (p.a.) <sup>6</sup>	Comparison Rate (p.a.) <sup>5</sup>
1 Year	5.79%	7.88% <sup>2</sup>
2 Years	5.79%	7.04% <sup>2</sup>
3 Years	5.79%	6.46% <sup>2</sup>
4 Years	5.79%	6.12% <sup>2</sup>
5 Years	5.79%	6.00% <sup>2</sup>
Used Car		
1 Year	6.79%	9.13% <sup>3</sup>
2 Years	6.79%	8.15% <sup>3</sup>
3 Years	6.79%	7.81% <sup>3</sup>
4 Years	6.79%	7.81% <sup>3</sup>
5 Years	6.79%	7.81% <sup>3</sup>
Green Car		
1 Year	5.29%	7.38% <sup>2</sup>
2 Years	5.29%	6.54% <sup>2</sup>
3 Years	5.29%	5.96% <sup>2</sup>
4 Years	5.29%	5.62% <sup>2</sup>
5 Years	5.29%	5.50% <sup>2</sup>

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# Credit Cards

	Purchase Interest Rate (p.a.)	Balance Transfer Interest Rate	Cash Advance Interest Rate
Visa Platinum	9.84%	9.84%	19.84%
Visa Classic	12.79%	12.79%	12.79%

Interest rates effective 23 August 2019. Interest is calculated daily. Interest rates are per annum, current at the time of printing and are subject to change without notice. 1. Comparison Rate calculated on a secured loan amount of \$150,000 for a term of 25 years. 2. Comparison Rate calculated on a secured loan amount of \$30,000 for a term of 5 years. 3. Comparison Rate calculated on a secured loan amount of \$10,000 for a term of 3 years. 4. Comparison Rate calculated on an unsecured loan amount of \$10,000 for a term of 3 years. 5. WARNING: This Comparison Rate is true only for the example given and may not include all fees and charges. Different terms, fees and other loan amounts might result in a different Comparison Rate. Fees and charges apply. Terms and Conditions are available on request. 6. Rates are indicative only. Fixed rates are fixed at the date of funding. 7. Rates are indicative only. Fixed Rates are fixed at the date of funding or may be fixed at the date of application by paying a fixed rate lock fee. Conditions apply. 8. Promotional interest rates available for car loan applications received by 30 June 2020 and funded by 31 July 2020. The 3% discount is off the standard car loan rate. We reserve the right to amend or withdraw these offers at any time. 9. Owner occupied, new loans only, with LVR less than 80%. Applications received 23 August – 29 November 2019 and funded by 14 January 2020, although offer may be withdrawn early. Special qualifying conditions apply. Victoria Teachers Limited, ABN 44 087 651 769, AFSL/Australian Credit Licence Number 240 960.