This Savings Interest Rate Schedule together with the Financial Services Guide, the Account & Access Facility Conditions of Use and the Schedule of Fees, Charges and transaction Limits form the Product Information for all of the accounts listed below.

Transaction Accounts

Product	Rate Type	Annual Interest Rate
Community Partnership Account	$0 and above	0.00%
Everyday, Everyday Basic, Business Plus and Community First	$0 and above	0.00%
Gold Class[1]	$0 to < $2,000	0.75%
	$2,000 to < $10,000	1.15%
	$10,000 to < $45,000	1.80%
	$45,000 and above	2.80%
Supersaver & Money Sense	$0 to < $2,000	2.75%
	$2,000 to and above	3.15%

Savings Accounts

Product	Rate Type	Annual Interest Rate
iSave Online	$0 to < $2,000	0.75%
	$2,000 to and above	2.65%
Bonus Saver[2]	**Total interest rate**	**5.00%**
	Variable base rate	0.25%
	Variable bonus rate	4.75%
iSave Online Promotional Offer[3]	$0 and above	5.70%

Discontinued accounts *(no longer available for new accounts)*

Product	Rate Type	Annual Interest Rate
Real Estate Trust[5]	$0 and above	NSW Fair Trading rate
iSave Online Promotional Offer[4]	$0 to < $250,000	5.35%

1. Interest is calculated daily on the stepped balance and paid monthly. Conditions apply.
2. A variable bonus rate payable when no withdrawal and a deposit of at least $100 is made during the calendar month.
3. Applicable to iSave Online Promotional Offer account opened on or after 7 October 2026. Introductory period is 90 days from the date of account opening and valid for new customers only. The account will convert to the iSave Online account at the end of the 90 day introductory rate period. The rate applicable will depend on the balance of the account at the time. Refer to the iSave online rate table in the savings section above for the tiering details.
4. Introductory period is 4 months from the date of account opening and valid for new customers only. The account will convert to the iSave Online account at the end of the 4 month introductory rate period. The rate applicable will depend on the balance of the account at the time. Refer to the iSave online rate table in the savings section above for the tiering details.
5. Interest payable in this account is determined in accordance with NSW Fair Trading requirements and may change from time to time. Please contact us if you require details of the current applicable rate.

These rates are effective as at 29 October 2026.

Products are issued by Regional Australia Bank Ltd trading as Summerland Bank (ABN 21 087 650 360). AFSL & Australian Credit Licence 241167. Deposits are protected by the Australian Government Financial Claims Scheme up to a total of $250,000 per account holder with Regional Australia Bank Ltd (ABN: 21 087 650 360), including the aggregate of any deposits held through Summerland Bank or any other Regional Australia Bank trading brand or entity. Ask us for further information. Rates are subject to change. Conditions, fees, and eligibility criteria may apply. Terms and Conditions available upon request. Interest rates are expressed as a percentage per annum, and interest is calculated daily unless otherwise stated. Summerland Bank is a trading name of Regional Australia Bank Ltd (ABN 21 087 650 360. AFSL & Australian Credit Licence 241167). Target market determination available on request at our branches.