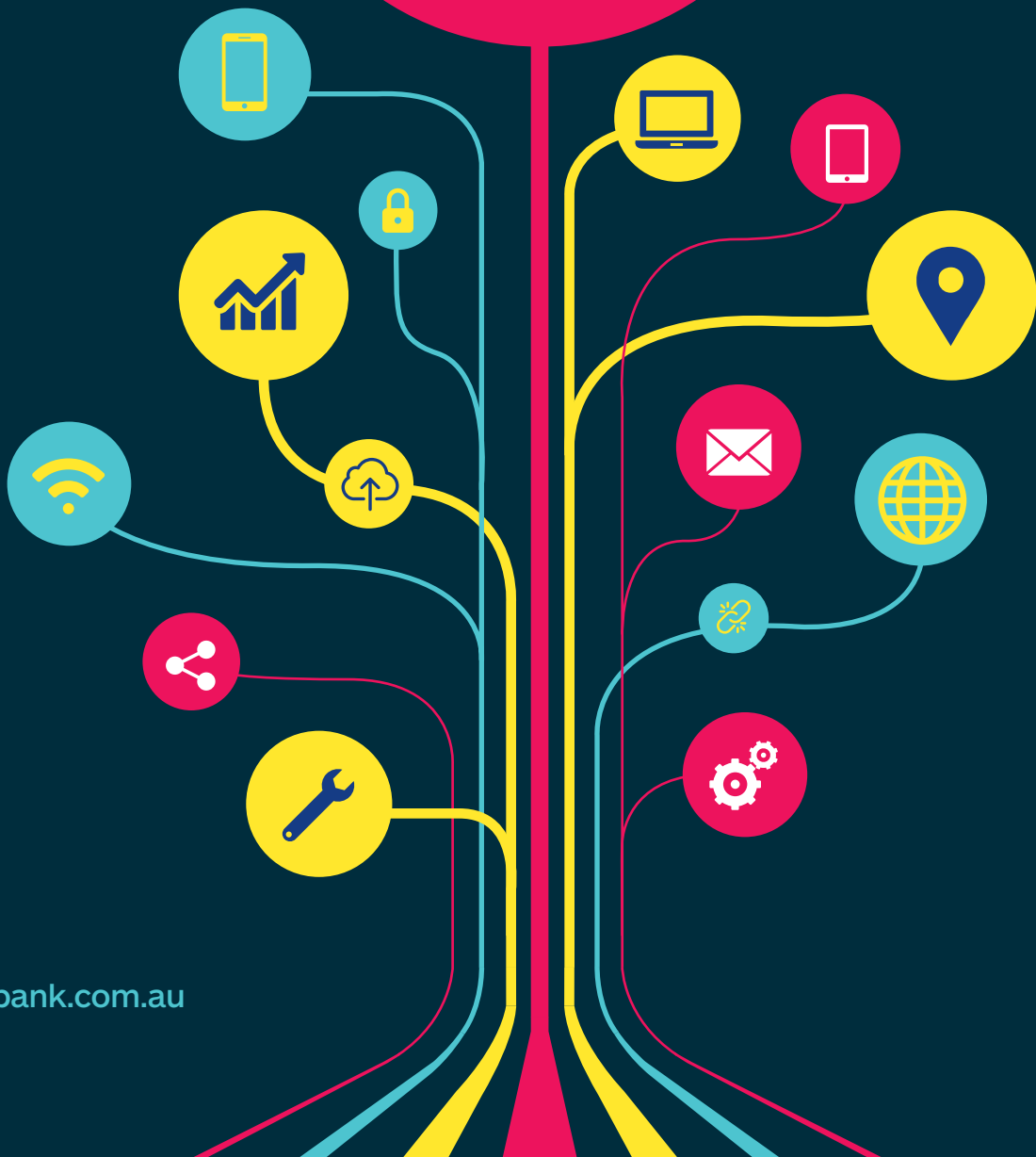




JANUARY 2017

building
a better
future



qudosbank.com.au

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All about
Construction Loans



catch-up with our CEO

Scott King

happy new year!

As we all know, the New Year is a time when we contemplate and ready ourselves for change, by making resolutions for personal improvement and growth. As a bank, we strive to assist our customers achieve their financial goals wherever we can, and on behalf of all our employees, I recommit to that mission in 2017.

We are also committed to improving how we benefit our customers, not just for today, but well into the future. 2017 is shaping up to be a big year for Qudos Bank - and one that is all about “building a better future”.

The Year ahead...

Over the past year, we have been working tirelessly to design a better banking and digital platform to underpin the bank's future. With the design phase now complete, effort has now shifted to building and testing what we expect will make banking much easier than it is today.

We are getting ready for a smooth transition. So, over the next few months we will be making changes to streamline some of our processes, update some of our terms and conditions and retire some of our outdated products. We ask for your patience and understanding as we make these necessary changes.

What Won't Change

In the eight months that we have been trading as Qudos Bank, we have maintained and grown our sponsorship support of charitable activities important to Qantas flight crew, pilots, engineers, and retirees. This commitment to maintain the ties to our heritage, without being limited by it, was a key objective of rebranding, and I am proud to say that we have delivered.

We will also continue to deliver rewards to our loyal customers with complimentary concert tickets to Qudos Bank Arena and to other venues around the country as part of our sponsorship of Qudos Bank Arena – for no other reason than to say thank you.

57th Annual General Meeting

In November, our 57th Annual General Meeting was held in Melbourne for the very first time.

Our board and Melbourne employees were available to answer questions and provide an update on the business's annual financial performance. As a national organisation we felt it was time to get out and about and provide all our customers with an opportunity to participate in our business.

We plan to move around the country and will look to hold AGM's in the other states in the future.

In closing, I would like to wish you, and all of our customers a happy and prosperous year.

A handwritten signature in black ink, appearing to read 'Scott King'.

Scott

CEO, Qudos Bank

live Lifestyle Plus

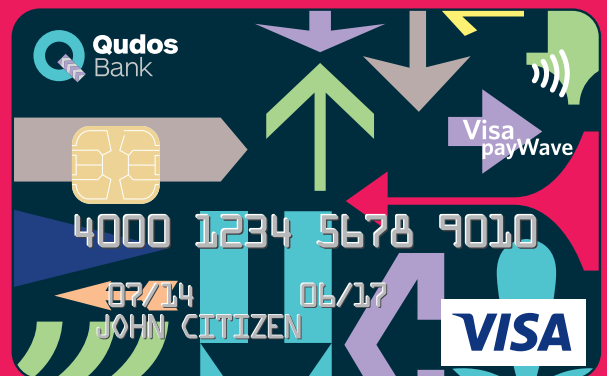
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Get **Visa Lifestyle Plus** and you
could WIN a 12 month Pandora
Plus subscription!*

Apply between 1 December 2016
& 31 March 2017.

Terms and Conditions apply.*

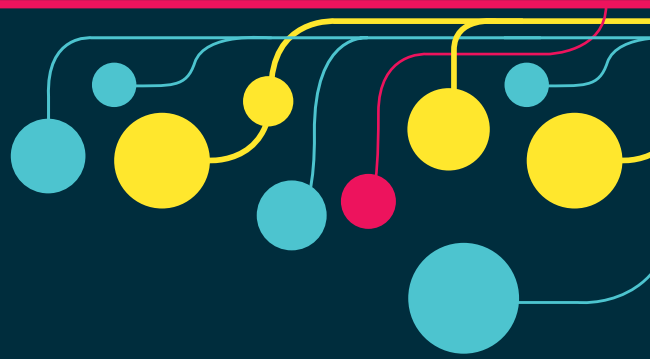


 Talk to us in branch

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*Competition Terms and Conditions apply, cards are subject to approval and must be activated by the relevant monthly draw close date. Competition opens 1/12/2016 and closes 21/4/2017 at 17:00 (AEST). Total Prize pool value is \$15,340. Winners drawn at 11:00 on 24/1/2017, 21/2/2017, 21/3/2017 and 26/4/2017 at Salmat Digital, Level 2, 116 Miller Street, North Sydney NSW 2060. Winners notified by email. Authorised under permit numbers: NSW LTPS/16/09315, ACT TP 16/02305, SA T16/2104. Terms and Conditions available at www.qudosbank.com.au. Normal lending criteria and fees and charges apply. Terms and Conditions apply and are available on request. The Promoter is Qudos Mutual Ltd trading as Qudos Bank, ABN: 53 087 650 557 of 191 O'Riordan Street Mascot NSW 2020, AFSL/Australian Credit Licence 238 305.

making banking easier project iQ



Update from our Executive Manager Technology, David Bridges

It's been over twelve months now since we launched our three-year digital transformation project and I'm pleased to say that we're well on our way to making banking easier.

Our experienced team of Qudos Bank employees have been working tirelessly with teams from Infosys, our technology partner and HeathWallace, our design and user experience partner, to improve the way that our customers will be banking with us in the future.

All of this effort will culminate late in 2017, when we will migrate from our current core banking system and move onto our new banking platform. In addition, we're pleased to report that we'll be releasing a new mobile banking app compatible for both iOS and Android.

We've now completed the design phase of the project, so much of the effort in the coming months will shift to building, testing and refining what has been designed.

What we're building

We're going to keep a few new features and benefits up our sleeve to reveal as we get closer to October 2017, however what I can tell you is that our focus has consistently remained on you and your needs, creating technology that makes banking easier, simpler and smarter.

Some of these improvements include:

- > A new online banking platform built to provide a more personalised service and new tools and functionality to increase your online capabilities.
- > A new Mobile Banking app with additional features and tools, running on the latest technology with improved speed.
- > New look application forms that are more intuitive, reducing time and paperwork required for everything from credit cards, home loans and savings products.
- > Personal finance management tools to help you understand your spending, budgeting and borrowing power.

Cleaning house

We are confident that our new systems will offer our customers a more efficient and pleasant experience than what we offer today; but being a different system, it also means that we will have to make some changes to the way we do things today. Our team is here to ensure that this transition is as easy as possible for our customers, so you'll be receiving more information on changes affecting you over the next few months. Rest assured that a better banking experience will be in place by the end of this year!

Current Technology

As we work towards our digital transformation going live, we're also continually assessing the changing technology and banking landscape, making decisions on the value of upgrading and integrating technologies into our current, soon-to-be-replaced technology. In making these decisions, we strive to weigh up the value to customers of that implementation, knowing full well that the change may become redundant after October 2017 when we cutover to our new digital platform. As our loyal customers, we ask and appreciate that you show understanding that we are doing our best to spend on technology wisely and for the best interests of all customers in the long term.

For updates on the project and any new releases of technology keep a look out here within MyQ, our website and social media channels where we'll provide the latest news, updates and 'sneak peaks' of what's to come.

David Bridges,
Executive Manager
Technology



manage your card online

One way we're building a better future is to increasingly give you a choice of how you want to bank with us. If you like visiting a branch to meet with one of our friendly employees, that's great – we love to help! But if you live somewhere that makes it difficult to come to a branch, then we understand the need for alternative banking options.

With this in mind, we're implementing new functionality within Online Banking over the coming months to make your banking experience easier.

We'll be providing you with the ability to manage your credit and debit cards online, anywhere and anytime.

If you lose your card or have it stolen, you'll be able to lock it through online banking. You'll also have the ability to change your PIN, and make changes to it as frequently as you would like, to give you an extra layer of security on your cards.

We're currently in the testing phase and hope to have this functionality available before the end of February 2017.

Keep an eye on our website, social media and your email for more information soon.

In the meantime, make sure you're familiar with the following tips for keeping your PIN secure...

Tips for keeping your PIN secure:

Don't let anyone see you enter your PIN

Don't select a PIN that could easily be associated with you, such as your date of birth, phone number or postcode.

Don't disclose your PIN to anyone, including family or friends

Don't choose a PIN which is a numerical sequence or pattern (e.g. 1,2,3,4 or 8,8,8,8)

Memorise your PIN!
DO NOT record your PIN on or with the thing your PIN is supposed to protect (i.e. your card, computer, mobile device)

DO NOT allow anyone else to use your PIN or card

Report your card immediately if lost or stolen, call **1800 621 199** (24 hrs toll free) or during business hrs **1300 747 747**.

Keep your PIN and card secure at all times



travel money tips



Your overseas holiday should be an exciting, memorable experience. You've probably saved long and hard, and want to enjoy the fruits of your labour. To make the most of your next trip and avoid any issues accessing your hard earned cash, make sure you plan ahead. Think about how you want to pay for everyday things like food and public transport, versus bigger expenses like accommodation and transfers.

Before you venture off on your next holiday it's important you:

Send us a secure email with your travel dates, or give us a call on 1300 747 747 so we can update our records.

Some countries only accept PIN for card payments, so make sure you have yours set before you travel.

Be Security Aware

ORION 24/7 card monitoring services ensures the security of your card is maintained at all times.

The ORION card fraud management service monitors, identifies and takes action on suspect card transactions. This is why it's important you advise us when you're travelling overseas.

Consider Additional Payment Methods

It's better to be safe than sorry, so make sure you have a number of payment methods available when travelling. In addition to your cards and ATMs think about purchasing some foreign cash or obtaining a travel card to ensure you're covered from all bases.

> How Do I Purchase Foreign Currency?

Please drop into a branch to place your order. Orders placed before 2pm (Sydney time) will be available for collection from your nominated Qudos Bank branch the next working day.

> What About Travel Cards?

Our award winning Multi-Currency Cash Passport Card is the secure and convenient way to carry up to 10 currencies every time you travel. You can apply online or order in branch.

Online Banking and QSafe SMS

To make banking easy whilst overseas, ensure you switch on international roaming on your mobile or tablet device (please check with your network provider as fees and charges may apply).

When travelling overseas international roaming is required to use QSafe SMS to set up new payments. You can however continue to make payments and transfers etc. to your saved favourites without the need of international roaming or QSafe SMS.

International ATMs

Please note that the maximum daily cash withdrawal limit from an ATM is AUD\$1000 per day, per card. Please always select the CREDIT option on overseas ATMs as savings account is not recognised. Some international ATMs won't provide an option however where they do always select the CREDIT option. A fee may apply for ATM withdrawals made outside of Australia. This fee may be charged by the owner of the ATM at the time of the withdrawal and may or may not receive the benefit of a Member's transaction allowance. Members should be advised of the amount of the fee prior to the withdrawal and be asked to accept the fee to continue with the transaction.

Manual Cash Advances – International Banks

If for some reason you don't know or have forgotten your PIN for your Visa card, another means of obtaining cash is to take your Visa card and ID (passport) into a bank and request a manual cash advance. This service and the maximum amount of cash you could withdraw will be stipulated by the individual bank. There may also be some fees or a commission associated with the manual cash advance so please check with the bank before proceeding.

Visa International Emergency Services

Visa International can arrange for the issue of an emergency replacement card if your card is lost, stolen or damaged whilst you are overseas. Visa International bills this charge to your Qudos Bank account. Visa replacement card - US \$175.00.

Visa International can arrange for a cash advance to be issued if your card is lost, stolen or damaged

whilst you are overseas. It should be noted that this fee can be avoided by obtaining cash from any bank displaying the Visa logo after an emergency card has been issued by Visa International. Emergency overseas Visa cash advance - US \$175.00.

Important: If you apply for an emergency replacement card and an emergency cash advance from Visa International, your Qudos Bank account will be debited with both fees amounting to US \$350.00.

For Visa International services please call Global Customer Assistance on +1-303-967-1090 from anywhere in the world.

Western Union money transfers

Our foreign exchange and transfer partner Western Union may also be able to assist if you have a friend or family member who is able to send you money from Australia. This service is available within Online Banking.

Please read our fees and charges brochure for more information on Western Union and Travelex foreign exchange services.

Need help?

To call us from overseas please phone +61 2 9582 3200 between the hours of Mon-Fri 7am-7pm and Sat 9am-5pm AEST. Telephone banking is also accessible via this number.

If your card is lost or stolen whilst on holidays

Call Visa International on 1800 621 199 (24 hours toll free) or call us on +61 2 9582 3200 (during business hours).

The information in this article is of a general nature and does not constitute advice in relation to any product or purchase. It has been produced without taking into consideration your personal financial circumstances, objectives or needs. Prior to making any decision you should conduct your own investigation and analysis of any benefits or costs associated with such. You should seek your own independent legal and financial advice. You should read and consider the relevant Terms and Conditions, Product Disclosure Statement and Financial Services Guide before making any decision to purchase a financial product. These documents are available on our website or by calling 1300 747 747. Terms and conditions apply and are available on request. Qudos Mutual Limited trading as Qudos Bank ABN 53 087 650 557 AFSL/Australian Credit Licence 238305.

from
**wherever
you are**

Sending & receiving money overseas is easy!



 qudosbank.com.au



member lounge

Do you have tickets to an event coming up at Qudos Bank Arena?

Make sure you arrive early and take advantage of the Qudos Bank Member Lounge on level 1.

If you arrive early, enjoy some complimentary nibbles whilst listening to the latest artists from The Talent Development Project. You've got a dedicated bar and food order service so you don't need to line up in the queues outside.

Just flash any of your Qudos Bank cards for entry, you can even bring 3 of your friends or family along with you.

In the community

On Friday 9th December 2016, we were proud to support Qantas' charity event Gig in the Street. This event helps raise money for Qantas Pathfinders to support the Royal Institute for Deaf and Blind Children. RIDBC student Natalija Lambert, whose father is a Qantas Captain, blew the crowd away with her talent. It was a great afternoon featuring a flash mob and live music performed by "The Captains of Industry" band, which included senior Qantas management. People donated generously for this great cause, raising \$8,995.90.

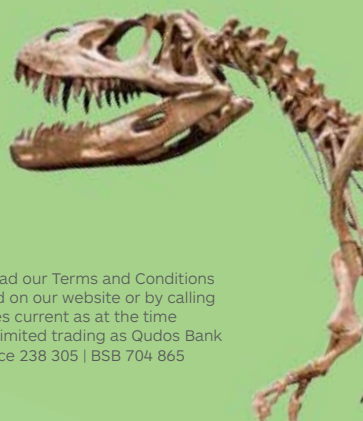


don't wait for ages

get interest paid monthly

3.10%

p.a.
24 month Term Deposits



Before opening an account with us, you should read our Terms and Conditions for Savings Accounts and Payment Services found on our website or by calling 1300 747 747. Minimum investment \$10,000. Rates current as at the time of publishing, subject to change. Qudos Mutual Limited trading as Qudos Bank ABN 53 087 650 557 AFSL/Australian Credit Licence 238 305 | BSB 704 865

results of our 2016 AGM



Our 57th Annual General Meeting was held on 30 November 2016, at the Park Royal Melbourne Airport.

Congratulations to our re-elected Directors: David Hailes and Barry Phair.

We would also like to acknowledge and thank Nicola Warwick-Mayo and Andrew James Crawford for standing in the 2016 Director Elections.

The resolution to reduce the number of Directors to 9 was approved as was the resolution to increase Directors' remuneration set out in the Notice of AGM.



all about construction loans

Our home is our castle. Most of us love where we live and don't want to uproot the family, but the reality is that we may have outgrown our castle and need more space or simply need to replace that old kitchen and bathroom. At this point, there are two choices: renovating or starting from scratch.

The biggest deterrent to renovating is that, in some cases, it can cost a little more per square metre than a knock-down and rebuild. You could also be faced with an unexpected wiring or plumbing problem which may need special attention. Overall though, the cost should be less than a completely new house and these will seem like non-issues when it means you get to stay in an area you love!

If you decide to start from scratch and construct a completely new building, either on the same land or a new block, overall the cost is likely to be higher BUT you get to build a home in the style you want!

Both options have things you should look out for. Good tradesman and builders are extremely important but the two biggest problems people face are changing plans and encountering unexpected costs. During the build process, it's easy to be tempted towards that upgraded bench top or ducted air-conditioning, but unless you've included these in your budget before you build, you risk running out of money and not being able to finish off the house in the way you want. Careful planning, budgeting and a fixed price contract with a builder, with all aspects of the project considered in the plans will help to limit these problems.

What's the best option to finance renovations or a new build?

Most smaller renovations can be catered for by increasing your existing home loan. Larger renovations, and those that include structural changes, could best suit a Construction Loan.

What is a Construction Loan?

Simply put, it's a loan that allows you to build or renovate your home with payments provided once each stage of the project is completed. You only pay interest on the amount drawn so it saves you money.

Who can apply for a Construction Loan?

Anyone who is building or undertaking structural renovations, and:

- > has confirmed a fixed price contract with their builder, and
- > has plans for the work that have been approved by council (if required) or quotes for renovations that don't require council approval

The reason for these requirements is so the lender, the builder and you can know exactly what the project includes and how much it's going to cost.

TIP! As part of the planning stage with your builder, make sure you think about all the finishing touches, such as fences, driveways and landscaping, so you don't end up with a beautiful new home that's not quite finished.

How does a Construction Loan work?

To be considered for a Construction Loan, you'll need to meet all the usual loan qualification requirements but you will also need to provide documentation such as council approved plans (if applicable), the fixed price contract with your builder (which includes a payment schedule), and their credentials.

Once each stage of construction is finalised and the builder presents an invoice signed by you, we'll release the payment directly to the builder. At various stages, we'll send out a valuer to check on progress too.

TIP! Ensure you and your builder are on the same page in terms of your expectations for how each stage will be finished before you start working together. Consider all the details! Think about things like do you expect the rubbish to be cleared away at the end of each stage, or just at the end of the project? The final payment will be released once you and the council have confirmed the work has been completed to the specified plans.

How do I apply for a Construction Loan?

No matter what stage of the planning process you're up to, talk to one of our Qudos Bank Lending Specialists today. We'll help you to decide whether a Construction Loan is the right option for you and help you with the application process.

save big
live big
with our Low Cost Home Loan

Welcome rate[^]

3.89%[#]
p.a.

Comparison rate



 1300 747 747

 qudosbank.com.au

Normal lending criteria and fees and charges apply. Terms and Conditions apply and are available upon request. [^]Available for new owner occupier home loans over \$250,000, applications received from the 12th September 2016. Excludes existing loans, switching and variations. This offer can be withdrawn by Qudos Bank at any time. Investment rates are available on request. [#]WARNING: This comparison rate applies to the example or the examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. Our comparison rate assumes a loan of \$150,000, monthly repayment frequency and a term of 25 years. Rates current as at time of printing.



refresh your financial goals

The new year is a good time to take stock of where we are financially, refresh financial goals and ensure our financial plans are on the right track. Here are some top tips to get things going and the ideas flowing.

Review your plan

The path of life is seldom a straight one. Circumstances, priorities and goals can change from time to time and sometimes quite suddenly. That means it makes sense to continually review and renew your financial direction. A financial plan should never be a one-off 'set and forget' exercise, but rather a dynamic and flexible tool that works more effectively toward your wealth creation and security. The start of a new year is a great opportunity to reset your plan for the year ahead.

Revisit your bucket list

The best place to start any review of your financial plan is to re-examine what it is that motivated you to create a financial plan in the first place. What are the dreams and wishes you have for the future? This could include travel goals, leisure pursuits, family activities, lifestyle assets or a particular level of retirement income. Those things that turn you on are the driving force that inspires your financial plan, so it is important to keep them front of mind and to reappraise them regularly.

Make each goal concrete

Once you have rekindled the flames on your lifestyle desires, the next step is to make sure you are clear on the dollar amounts that are required to achieve each objective, the time periods you want to achieve them by and the priority that each goal has. Setting these parameters ensure that the things you desire are tangible goals and not just idle wishes. The process of setting dollar amounts, timelines and priorities is where your financial adviser can really add value, so it may help to get them involved. They provide that all important sounding board that can help you articulate what makes each goal important to you and offer objective counsel on structuring the financial aspects of each goal.



Reviewing the context of your plan

Of course, resetting your financial plan is not only a matter of reviewing the key goals and investment objectives to achieve them. It is important that the financial context of your plan is also reviewed to make sure you are maximising financial opportunities and taking into account external issues that can impact your planning. This could include factors such as:

- › How you are managing debts, such as mortgage, personal loans and credit cards;
- › The state of your monthly budgeting and how realistic it is;
- › Whether you are putting aside sufficient regular amounts of your income into your long term financial plan;
- › Maximising tax saving opportunities, such as salary sacrificing and spouse super contributions;
- › Adjusting plans to take care of legislative changes, such as transition to retirement rules; and
- › Reviewing your personal insurance situation to account for any increase or reduction in risk exposure, such as an increase in income or dependents 'leaving the nest'.

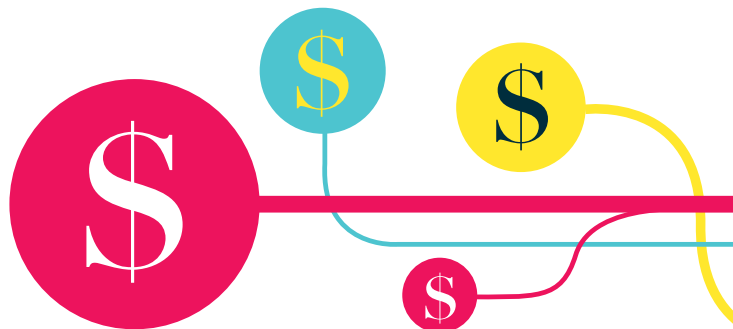
Meshing the plan together

Quite a lot can change over the course of a year and it is important that your plan stays relevant to these changes. Your financial plan is unique to you, so you want to ensure it grows and develops along with your evolving perspectives and aspirations and remains a true reflection of your personality.

Your financial adviser is ready to work alongside you in this process. Think of them as a financial coach that helps you 'read the game', point out opportunities and ensure that you play to your strengths. Their experience and know-how can make a critical difference to the effectiveness of your plan and that can translate into a major difference in final outcomes.

Book an appointment today with a Clearview financial planner, call us on 1300 787 787 or visit quodosbank.com.au for more information.

Source: www.clearview.com.au/News-Resources/Articles/the-missing-link-in-financial-planning



free seminar

Redundancy and Retirement Planning, Sydney

Qudos Bank in conjunction with ClearView will be holding a complimentary Redundancy & Retirement Planning seminar.

Places are limited!

Date: Tuesday 21 February 2017

Address: Level 8, 191 O'Riordan Street, Mascot

Time: 6pm

To reserve your seat register online at quodosbank.com.au or call us on 1300 787 787

All Financial Planners are Authorised Representatives and provide advice under the authority of ClearView Financial Advice Pty Ltd, ABN 89 133 593 012, AFSL 331 367. Qudos Bank receives a commission for referrals to ClearView. You should consider the relevant Product Disclosure Statement (PDS) before investing in a product. Please refer to the Qudos Bank Financial Services Guide (FSG) and ClearView's Financial Services Guide and the ClearView Information Handling Policy for more information.

we've kept the best news 'til last!

Home Loans

Low Cost Home Loan - Welcome Rate

from 28 November 2016

Term	Owner Occupier		Investment	
	Rate p.a.	Comp. rate ^{1,2}	Rate p.a.	Comp. rate ^{1,2}
\$150,000 to \$249,999.99	4.24%	4.24%	4.49%	4.49%
\$250,000 to \$499,999.99	3.89%	3.89%	4.39%	4.39%
\$500,000 to \$749,999.99	3.89%	3.89%	4.39%	4.39%
\$750,000 to \$999,999.99	3.89%	3.89%	4.34%	4.34%
\$1 million & over	3.89%	3.89%	4.29%	4.29%

Applicable for applications received from 12 September 2016.

Fixed Rate Home Loans - from 14 December 2016

Term	Owner Occupier		Investment	
	Rate p.a.	Comp. rate ^{1,2}	Rate p.a.	Comp. rate ^{1,2}
1 Year Fixed Rate	3.89%	4.12%	4.39%	4.39%
2 Year Fixed Rate	3.89%	4.10%	4.39%	4.39%
3 Year Fixed Rate	4.09%	4.13%	4.39%	4.39%
4 Year Fixed Rate	4.29%	4.19%	4.54%	4.44%
5 Year Fixed Rate	4.39%	4.24%	4.64%	4.49%

On expiration of the fixed rate period, the interest rate reverts to the relevant owner occupier or investment variable rate Low Cost Home Loan tier for a loan amount of \$250,000.

Qantas Points Home Loan - from 28 November 2016

Term	Owner Occupier		Investment	
	Rate p.a.	Comp. rate ^{1,2}	Rate p.a.	Comp. rate ^{1,2}
\$150,000 & over	4.09%	4.09%	4.54%	4.54%

Important information:

All interest rates current as at time of printing, subject to change. Normal lending criteria and fees and charges apply. Terms and Conditions apply and are available upon request. 1. Warning: Comparison rates apply only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees and cost savings such as fee waivers are not included in the comparison rate but may influence the cost of the loan. A monthly repayment frequency has been used to calculate the comparison rates. 2. A loan amount of \$150,000, a monthly repayment frequency and a term of 25 years have been used to calculate the comparison rate on our home/investment loans. 3. A loan amount of \$30,000, a monthly repayment frequency and a term of 5 years have been used to calculate the comparison rate on our personal loans. Financial products referred to in myQ are offered, issued and administered by Qudos Mutual Limited trading as Qudos Bank ABN 53 087 650 557 AFSL/Australian Credit Licence 238 305, unless noted otherwise. Qudos Mutual Limited is a credit provider and credit licensee under national consumer credit laws. This newsletter contains general advice and has been prepared without taking into account your objectives, financial situation, or needs. Before acting on any advice you should consider its appropriateness to your circumstances. You should read and consider the Terms and Conditions brochure before opening an account.

Personal Loans

Personal Loans - from 20 May 2015

Loan Type	Rate p.a.	Comp. rate ^{1,3}
Car Loan - Secured	7.09%	7.09%
Personal Loan - Unsecured	11.64%	11.64%
Overdrafts - Unsecured	11.84%	n/a

Qantas Points Car Loan - from 10 April 2015

Loan Type	Rate p.a.	Comp. rate ^{1,3}
Fixed Rate Loan - Secured	8.59%	8.59%

Deposits

Bonus Saver - from 22 August 2016

Balance	Base Rate p.a.	Bonus Rate* p.a.	Maximum Base Rate p.a.
All balances	0.05%	2.35%*	2.40%

*Bonus Rate applied if no withdrawals are made during the month.

Term Deposits - from 1 November 2016

Term Deposits [#]	3 months	6 months	9 months	12 months	24 months	36 months
\$2,000 to \$4,999.99	1.05%	n/a	n/a	n/a	n/a	n/a
\$5,000 to \$9,999.99	1.75%	1.75%	1.75%	1.75%	2.00%	2.00%
Over \$10,000	2.50%	2.60%	2.70%	2.70%	3.10%	3.20%

*All rates are per annum. More information on Qwealth and Retirement Savings Account interest rates can be found in the relevant Supplementary Product Disclosure Statement or Interest Rates booklet.

DIY Super Saver - from 22 August 2016

Tier	Base Rate p.a.	Bonus Rate* p.a.	Maximum Base Rate p.a.
\$10,000 & over	1.75%	0.65%*	2.40%
Below \$10,000	1.75%	0.00%	1.75%

*Bonus Rate applied if no withdrawals are made during the month.

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