

PDS

Interest Rates IMB Deposit Products

Rates effective 18th September 2025 and subject to change

Account Balance ***Interest rates pa.**

Everyday	
\$100,000 and over	0.01%
\$50,000 to \$99,999.99	0.01%
\$20,000 to \$49,999.99	0.01%
\$5,000 to \$19,999.99	0.01%
up to \$4,999.99	0.01%

Everyday 50PLUS	
\$250,000 and over	1.90%
\$50,000 to \$249,999.99	1.50%
\$10,000 to \$49,999.99	1.10%
up to \$9,999.99	0.05%

Cash Management	
\$250,000 and over	1.25%
\$100,000 to \$249,999.99	1.25%
\$50,000 to \$99,999.99	0.90%
\$20,000 to \$49,999.99	0.70%
\$10,000 to \$19,999.99	0.70%
\$5,000 to \$9,999.99	0.05%
up to \$4,999.99	0.00%

Zoo			
Account Balance	Standard Variable Interest Rate % p.a.	Standard Variable Bonus Interest Rate % p.a. ²	Earn up to % p.a. ²
\$50,000 and over	0.10%	3.65%	3.75%
\$20,000 to \$49,999.99	0.10%	3.65%	3.75%
\$5,000 to \$19,999.99	0.10%	3.65%	3.75%
up to \$4,999.99	0.10%	3.65%	3.75%

2. Standard Variable Bonus interest is payable when bonus interest criteria are met - a minimum deposit (\$10.00 for Zoo) and no withdrawals are made in the calendar month.

Reward Saver				
Account Balance	Standard Variable Interest Rate % p.a.	Standard Variable Bonus Interest Rate % p.a. ³	Introductory Fixed Bonus Interest Rate % p.a. ^{3 4}	Earn up to % p.a.
\$1,000,000.01 & above	0.00%	0.00%	0.00%	0.00%
\$500,000.01 to \$1,000,000	0.00%	2.50%	2.00%	4.50%
\$100,000.01 to \$500,000	0.00%	2.50%	2.00%	4.50%
\$5,000 to \$100,000	0.00%	2.50%	2.00%	4.50%
\$0 to \$4,999.99	0.00%	2.50%	2.00%	4.50%

3. To earn bonus interest account holder must make a minimum \$50 deposit and no withdrawals per month. If bonus interest criteria are not met for the calendar month, both the Standard Variable Bonus Interest Rate and Introductory Fixed Bonus Interest Rate are forfeited.

4. Introductory Fixed Bonus Interest Rate is payable for the first 4 interest payments for new accounts opened from 18th September 2025, for new or existing members who have not held a Reward Saver account before. This offer is available for a limited time only.

Account Balance ***Interest rates pa.**

Everyday Unlimited and Everyday Unlimited Kick Start	
all balances	0.00%

Christmas Club¹	
bonus (all balances)	2.50%

1. If there are any withdrawals between January 1 and October 31 the account will be closed and the bonus forfeited.

Business Transaction & Tax Management Accounts	
\$100,000 and over	0.01%
\$50,000 to \$99,999.99	0.01%
\$20,000 to \$49,999.99	0.01%
\$5,000 to \$19,999.99	0.01%
up to \$4,999.99	0.01%

DIY Super	
\$5,000 and over	1.90%
up to \$4,999.99	0.00%

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Reward Saver Kick Start				
Account Balance	Standard Variable Rate % p.a.	Standard Variable Bonus Interest Rate % p.a. ⁵	Kick Start Bonus Interest Rate % p.a. ^{5 6 7}	Earn up to % p.a.
\$1,000,000.01 & above	0.00%	0.00%	0.00%	0.00%
\$500,000.01 to \$1,000,000	0.00%	2.50%	0.00%	2.50%
\$100,000.01 to \$500,000	0.00%	2.50%	0.00%	2.50%
\$5,000 to \$100,000	0.00%	2.50%	2.25%	4.75%
\$0 to \$4,999.99	0.00%	2.50%	2.25%	4.75%

5. To earn bonus interest account holder must make a minimum \$20 deposit and no withdrawals per month. If bonus interest criteria are not met for the calendar month, both the Standard Variable Bonus Interest Rate and Kick Start Bonus Interest Rate are forfeited.

6. The Kick Start Bonus Rate is a variable interest rate payable for the duration the account is eligible:

- Reward Saver Kick Start account for account holders aged under 18 years of age; or
- Until 31/03/2026 for Reward Saver Kick Start accounts for Students, apprentices and trainees aged under 30.

7. For Reward Saver Kick Start accounts opened prior to 1 September 2021. The Fixed Bonus Interest Rate continues to apply. Can be converted to the Kick Start Bonus Rate on request. The Fixed Bonus Interest Rate is payable on balances from \$0-\$4999 at 1.00% p.a. The bonus interest criteria detailed at 5. above applies.

Business Cash Management			
	Standard Variable Interest Rate % p.a.	Introductory Fixed Interest Rate % p.a. ⁸	Earn up to % p.a.
\$250,000 and over	1.75%	2.00%	3.75%
\$100,000 to \$249,999.99	1.50%	2.00%	3.50%
\$50,000 to \$99,999.99	1.25%	2.00%	3.25%
\$20,000 to \$49,999.99	1.00%	2.00%	3.00%
\$10,000 to \$19,999.99	0.75%	0.00%	0.75%
\$5,000 to \$9,999.99	0.05%	0.00%	0.05%
up to \$4,999.99	0.00%	0.00%	0.00%

8. Introductory Fixed Interest Rate is payable for the first 4 interest payments for new accounts opened from 2 September 2025, for new or existing Members who have not held a Business Cash Management account before.

Real Estate Business Account	
\$100,000 and over	0.01%
\$50,000 to \$99,999.99	0.01%
\$20,000 to \$49,999.99	0.01%
\$5,000 to \$19,999.99	0.01%
up to \$4,999.99	0.01%

Interest rates are paid on the entire balance of the account, except for Everyday 50PLUS, Reward Saver and Reward Saver Kick Start accounts. For these accounts, a different rate applies to the portion of the balance in each tier. E.g. The interest paid on that part of the balance between \$10,000 and \$49,999.99 is different to the interest paid on the first \$9,999.99 of the balance. Interest rates are subject to change without notice. *Interest on all deposits is calculated on the daily balance at a daily rate equivalent to the annual rate divided by 365. For rates for discontinued deposit products please visit www.imb.com.au/rates-and-fees-deposit-accounts.html. This document forms part of IMB's Product Disclosure Statement (PDS) for products and payment facilities listed in Page 1 and 2 of IMB's Member Guide to Transaction Banking, which consists of the following documents: IMB Member Guide to Transaction Banking PDS, PDS Fees, Charges and Limits, PDS Interest Rates for IMB Products, and any other supplementary PDS issued by IMB from time to time.

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IMB Ltd. trading as IMB Bank ABN 92 087 651 974. AFSL/Australian Credit Licence No. 237 391.



PDS

IMB Term Deposit Interest Rates

Effective 26th November 2025

Interest paid on maturity	
	Interest rate p.a
Term (months)	
<i>Minimum investment \$5,000*</i>	
3 Month Special^	4.00%
6 Month Special^	4.00%
12 Month Special^	4.00%
<i>Minimum investment \$1,000*</i>	
12	2.00%
9 to less than 12	2.00%
6 to less than 9	2.00%
3 to less than 6	1.25%
1 to less than 3	1.00%

Interest paid monthly (every 28 days)	
	Interest rate p.a
Term (months)	
<i>Minimum investment \$5,000*</i>	
12 Month Special	3.92%
24 Month Special	3.54%
60	1.95%
48 to less than 60	1.95%
36 to less than 48	1.95%
24 to less than 36	1.95%
12 to less than 24	1.95%
9 to less than 12	1.95%
6 to less than 9	1.95%
3 to less than 6	1.20%

Interest paid annually (every 365 days)	
	Interest rate p.a
Term (months)	
<i>Minimum investment \$5,000*</i>	
24 Month Special	3.60%
36 Month Special	3.75%
48 Month Special	4.00%
60 Month Special	4.00%

Interest paid 6 monthly and on maturity	
	Interest rate p.a
Term (months)	
<i>Minimum investment \$1,000*</i>	
60	2.00%
48 to less than 60	2.00%
36 to less than 48	2.00%
24 to less than 36	2.00%
12 to less than 24	2.00%
9 to less than 12	2.00%
6 to less than 9	2.00%

Interest paid fortnightly (every 14 days)	
	Interest rate p.a
Term (months)	
<i>Minimum investment \$2,000*</i>	
12	1.90%

* Rates are subject to change without notice. Rates and terms negotiable for amounts of \$100,000 and over held in a Negotiable Interest Term Account (NITA).

^ Also available for Term Deposits opened online. At maturity, interest rates, investment terms, minimum deposit amounts and interest payment frequencies available in branch or over the phone are available for reinvestment of Term Deposits opened online. If you do not give us instructions at maturity, the **standard interest rates** available in branch / over the phone apply to reinvestment of Term Deposits opened online, not these **special interest rates**.

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Term Deposits opened online

Opening a Term Deposit online will also open an Everyday Online Term Link Account¹, if you don't already have one. This is a type of Everyday Account which is used for depositing funds which we'll then transfer to the Term Deposit, and it may be used for the transfer of any withdrawals you instruct us to make from the Term Deposit². And like any Everyday Account, it may also be used for your everyday banking.

Not all product options are available online:

- Other interest rates, investment terms, minimum deposit amounts, interest payment frequencies, and interest payment options are available in-branch / over the phone.
- For deposits of \$100,000 and above an interest rate for a NITA available in-branch / over the phone may be negotiated and this rate may be higher than the rate available for a Term Deposit opened online (Term Deposits up to \$2,000,000 may be opened online).

Prepayment

Prepayment of your investment amount (i.e. withdrawal in part or in full prior to maturity) will be allowed by Us. **However, any amounts withdrawn before maturity will incur the following interest rate reduction:**

- **if the interest rate on your Account is higher than 3% p.a., the interest rate reduction is 3% p.a. for 12 months or the full term of the investment if that is 12 months or less;**
- **if the interest rate on your Account is 3% p.a. or less, the interest rate is reduced to 0.10% p.a. for 12 months or the full term of the investment if that is 12 months or less.**

Reinvestment

If you do not give us any instructions at maturity, your investment will be reinvested for the same term (or the closest available term) at the applicable **standard interest rate** for that term at the time, **not a special interest rate** (which may be higher). The applicable standard interest rate may be higher or lower than your current rate.

1. For the period that an amount is held in a Term Deposit opened online (including as a Reinvested Online Term Deposit), transaction fees and the monthly fee for a Visa Debit card (if requested) are not payable in relation to the Everyday Online Term Link Account. Otherwise, these fees are payable. We'll give you 30 days' notice before these fees apply. To understand more, refer to clause 22 of the Member Guide to Transaction Banking PDS.

2. The full investment amount must be deposited into an Everyday Online Term Link Account within 7 days of opening a Term Deposit online (if it's not already there). We then transfer this amount to the Term Deposit by the end of the next business day. Withdrawals from a Term Deposit opened online may be transferred to an Everyday Online Term Link Account or another type of IMB transaction or savings account. We process transfers to and from a Term Deposit opened online based on your instructions - you are not able to conduct these types of transactions directly using Internet Banking.

This document forms part of IMB's Product Disclosure Statement (PDS) for products and payment facilities listed on Page 1 & 2 of IMB's Member Guide to Transaction Banking, which consists of the following documents: IMB Member Guide to Transaction Banking PDS, PDS Fees, Charges and Limits, PDS Interest Rates for IMB Products, and any other supplementary PDS issued by IMB from time to time. Please consider the PDS, available from IMB before making a decision about these products.

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IMB Ltd. trading as IMB Bank ABN 92 087 651 974. AFSL 237391 **TD26112025**

