

Foreign Currency Account

Balance tiers and applicable interest rates per annum as at 24/05/2012.
Balance tiers are in the relevant foreign currency.

CAD	0 - 42,999	43,000 - 85,999	86,000 - 429,999	430,000 +
Canadian Dollar	0.00%	0.00%	0.00%	0.00%
CHF	0 - 49,999	50,000 - 99,999	100,000 - 499,999	500,000 +
Swiss Franc	0.00%	0.00%	0.00%	0.00%
DKK	0 - 249,999	250,000 - 499,999	500,000 - 2,499,999	2,500,000 +
Danish Krone	0.00%	0.00%	0.00%	0.00%
EUR	0 - 29,999	30,000 - 59,999	60,000 - 299,999	300,000 +
Euro	0.00%	0.00%	0.00%	0.00%
GBP	0 - 19,999	20,000 - 39,999	40,000 - 199,999	200,000 +
Great British Pound	0.00%	0.00%	0.00%	0.00%
HKD	0 - 299,999	300,000 - 599,999	600,000 - 2,999,999	3,000,000 +
Hong Kong Dollar	0.00%	0.00%	0.00%	0.00%
JPY	0 - 4,499,999	4,500,000 - 8,999,999	9,000,000 - 44,999,999	45,000,000 +
Japanese Yen	0.00%	0.00%	0.00%	0.00%
NOK	0 - 249,999	250,000 - 499,999	500,000 - 2,499,999	2,500,000 +
Norwegian Krone	0.00%	0.00%	0.00%	0.00%
NZD	0 - 59,999	60,000 - 119,999	120,000 - 599,999	600,000 +
New Zealand Dollar	0.00%	0.00%	0.95%	1.70%
PGK	0 - 149,999	150,000 - 299,999	300,000 - 1,499,999	1,500,000 +
Papua New Guinea Kina	0.00%	0.00%	0.00%	0.00%
SEK	0 - 299,999	300,000 - 599,999	600,000 - 2,999,999	3,000,000 +
Swedish Krona	0.00%	0.00%	0.00%	0.00%
SGD	0 - 59,999	60,000 - 119,999	120,000 - 599,999	600,000 +
Singapore Dollar	0.00%	0.00%	0.00%	0.00%
THB	0 - 1,499,999	1,500,000 - 2,999,999	3,000,000 - 14,999,999	15,000,000 +
Thailand Baht	0.00%	0.00%	0.00%	0.00%
USD	0 - 37,999	38,000 - 75,999	76,000 - 379,999	380,000 +
United States Dollar	0.00%	0.00%	0.00%	0.00%
ZAR	0 - 249,999	250,000 - 499,999	500,000 - 2,499,999	2,500,000 +
South African Rand	0.00%	2.15%	3.15%	4.15%

Important information: These rates are subject to change at the Bank's discretion. Interest is calculated on the daily balance and is credited or debited to the account on the first business day of each month. For the purpose of calculating interest, the balance of the account on any day will not include deposits or withdrawals made after the close of business of the foreign currency market for the currency in which the account is conducted. For more information please refer to the Product Disclosure Statement.