

## ***Bonus Saver Terms and Conditions:***

- No minimum account balance required and is available for new funds only.
- New funds means funds credited to Big Sky via direct credit or cheque deposit from a non-Big Sky account. Payroll credit, maturing Term Deposit or transfers from current or related Big Sky accounts are not eligible.
- Interest Rate is variable and subject to change.
- New accounts may be opened until 30/09/10.
- If funds are required before maturity, the bonus rate will be forfeited and the prevailing Net Invest rate will apply.
- At the completion of 3 months from the date of opening the account, funds will be transferred to a standard Net Invest account.
- Interest is calculated and paid on maturity.