

## Savings in other currencies

### *Representative example*

Deposit type	Foreign currency deposit with calculation and attribution of interest at deposit maturity
Currency in which the client places a deposit	AUD
Criteria for indexing	No criteria for indexing
The amount of funds which the Bank receives into deposit	5.000 AUD
Time period for which the Bank receives the deposit	12 months
Total savings upon expiry of the term period increased by interest, and reduced for the amount of tax liability	5.002,13 AUD
Interest rate (on an annual basis, fixed)	0,05%
<b>Effective interest rate (on an annual basis)</b>	<b>0,04%</b>
Costs which are borne by the user, are known at the time of publication and are included in the calculation of the effective interest rate	
Tax liability - 15.00%	0,37 AUD