

SuperSaver Bond Rates effective from November 19, 2012 to January 1, 2013

Annual Interest Payout

Term	Gross	AER	Net	Tax - Free
6 month	1.25%	1.25%	1.00%	1.25%
1 year	2.49%	2.49%	1.99%	2.49%

Quarterly Interest Payout

Term	Gross	AER	Net	Tax - Free
6 month	1.25%	1.26%	1.00%	1.25%
1 year	2.47%	2.49%	1.98%	2.47%

Monthly Interest Payout

Term	Gross	AER	Net	Tax - Free
6 month	1.24%	1.25%	0.99%	1.24%
1 year	2.46%	2.49%	1.97%	2.46%