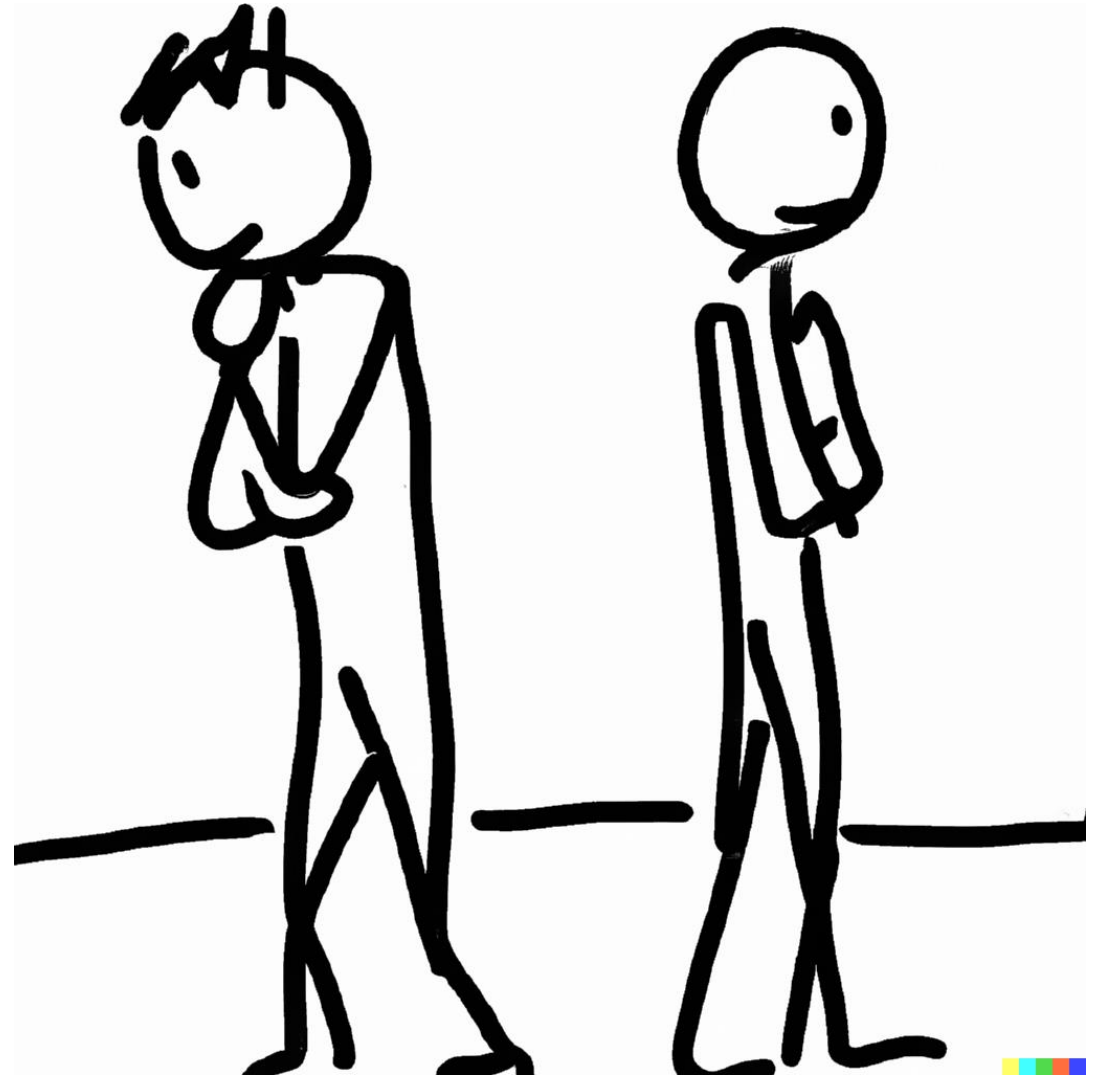


Intertemporal choice applications

Notes on Behavioural Economics

Jason Collins





Savings

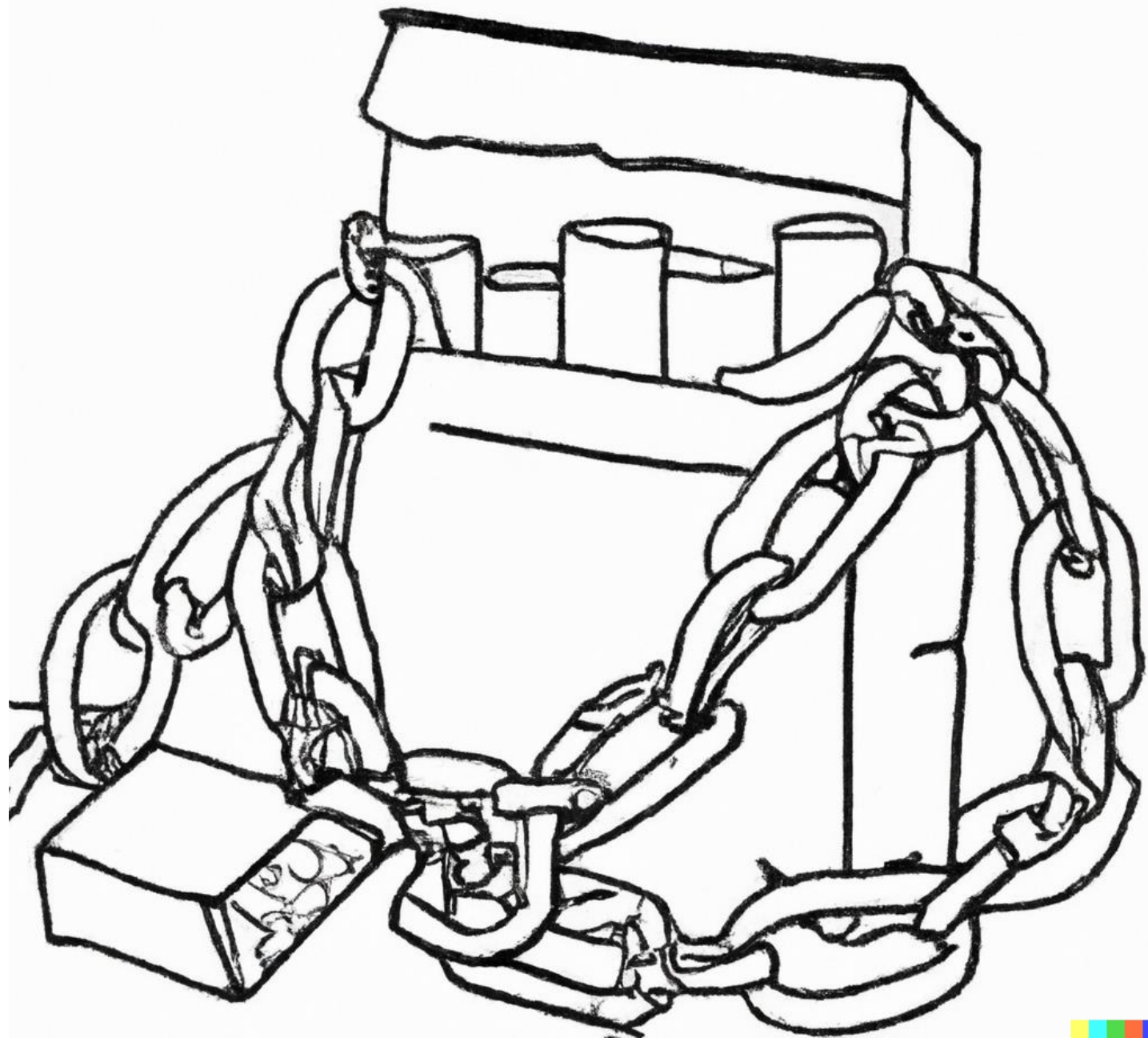
Withdrawal restrictions on commitment account prior to commitment date	Commitment account interest rate		
	21%	22%	23%
10% early withdrawal penalty	27.6 (2.8)	38.9 (3.4) 44.8	58.2 (3.4) 61.1
20% early withdrawal penalty	-	(3.4)	(3.4)
No early withdrawals	-	56.0 (4.1)	59.9 (3.6)

SEED

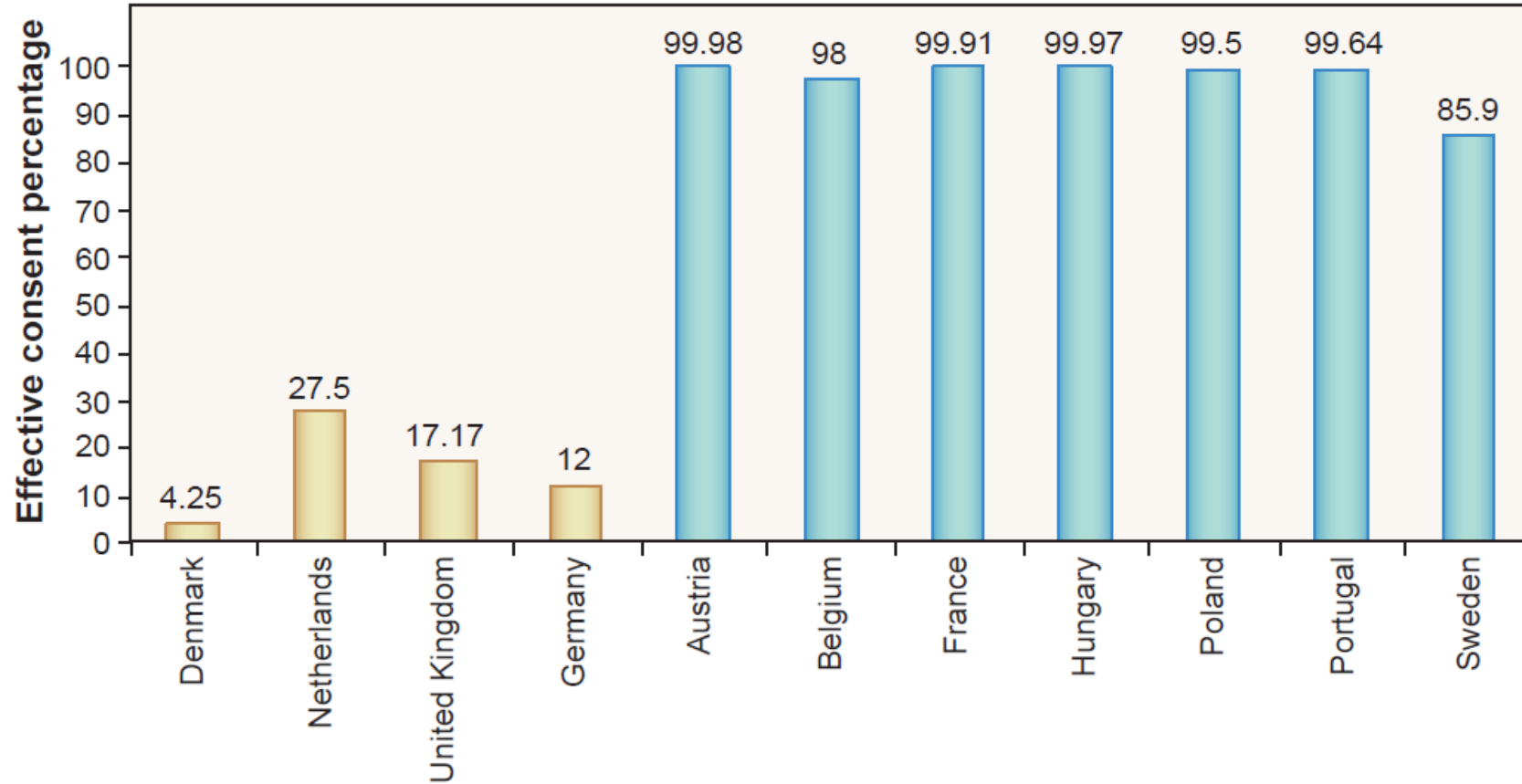
28.4% take-up

Average savings balance increased by:

- 42% after six months
- 82% after one year.



Organ donation



Effective consent rates, by country. Explicit consent (opt-in, gold) and presumed consent (opt-out, blue).

Your organ donation preferences

☒ I want to donate everything below

I only want to donate the following:

- | | |
|--|---|
| <input checked="" type="checkbox"/> Bone Tissue | <input checked="" type="checkbox"/> Liver |
| <input checked="" type="checkbox"/> Corneas (Eye Tissue) | <input checked="" type="checkbox"/> Lungs |
| <input checked="" type="checkbox"/> Heart | <input checked="" type="checkbox"/> Pancreas |
| <input checked="" type="checkbox"/> Heart Valves | <input checked="" type="checkbox"/> Skin Tissue |
| <input checked="" type="checkbox"/> Kidneys | |

☐ I want to record my decision not to be an organ donor

☐ Remove me from the Australian Organ Donor Register

Selecting Save donation preferences means you consent to:

- The use by and disclosure of your personal information to Services Australia to search for existing registrations.
- The use by and disclosure of your personal information to Authorised Medical Personnel for the purposes of organ donation.

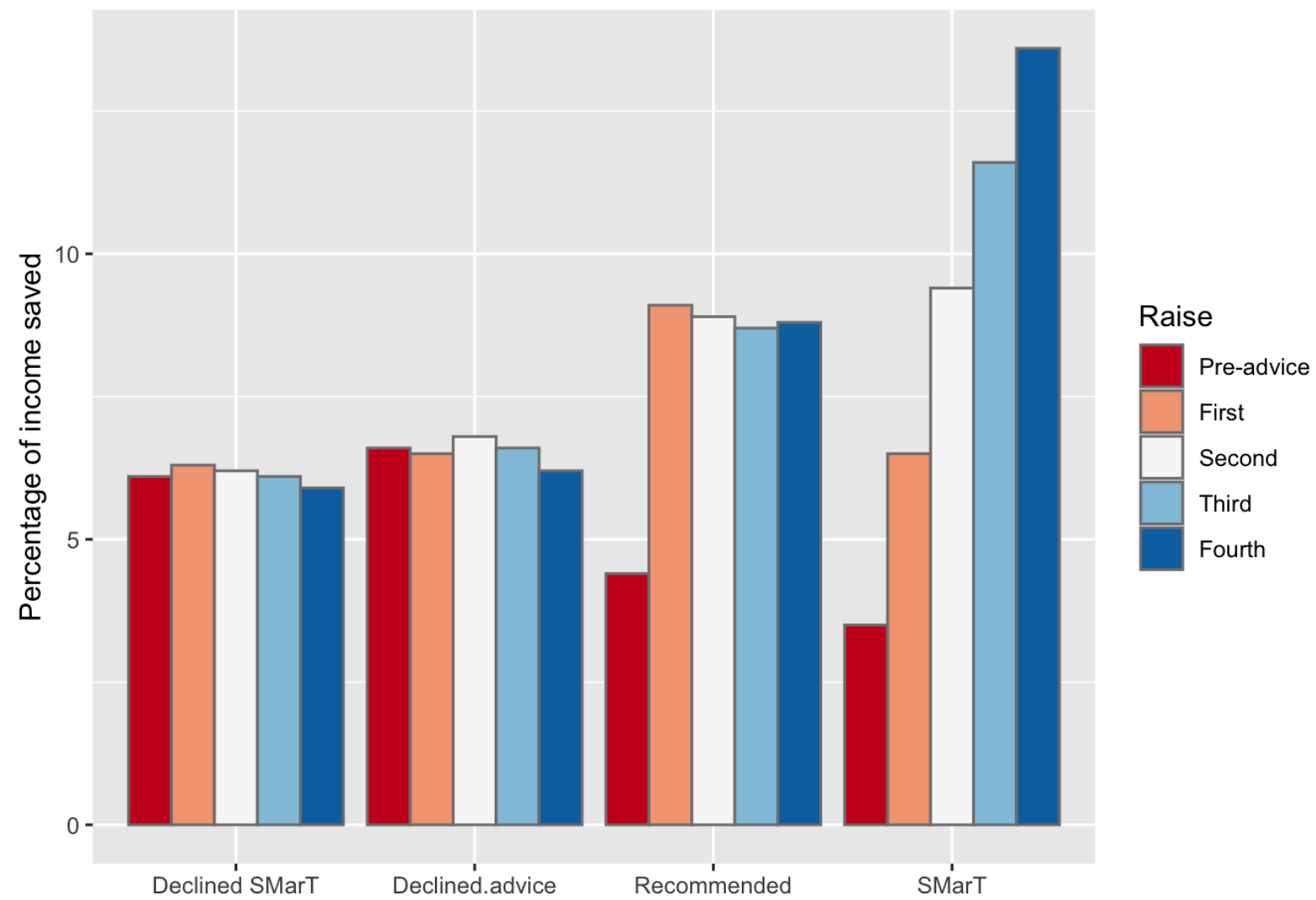
Save donation preferences

Cancel

Save More Tomorrow

Customers are asked to commit in advance to allocating a fraction of their future salary increases toward their retirement savings accounts.

Save More Tomorrow

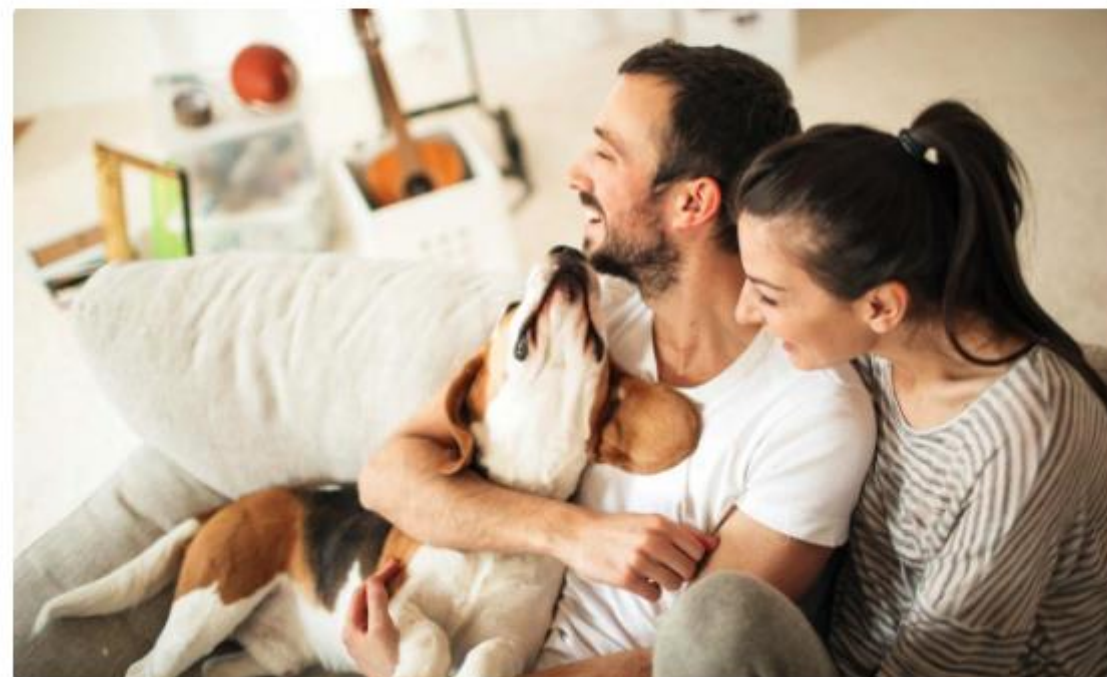


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ANZ Progress Saver

Saving for a house, car, holiday or rainy day? Earn a base rate, plus you could earn bonus interest when you deposit at least \$10 in one transaction and don't withdraw or transfer money out.¹

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