

Interest Rates for No Longer Offered Personal Deposit Accounts

All interest rates effective
1 December 2018 unless otherwise stated.



This document is part of the disclosure information for No Longer Offered Personal Deposit Accounts (Savings, Transaction and Term Deposit Accounts) and related payment products.

The other documents that make up this disclosure information are:

- Terms and Conditions for No Longer Offered Deposit Accounts
- Fees and Charges for No Longer Offered Deposit Accounts

You should read all these documents carefully before operating a No Longer Offered Deposit Account.

Savings and Transaction Accounts

Access Account, Billpayer Account, First Home Saver Account, Home Equity Overdraft, Savings Passbook Plus Account, Prestige Plus Account, Prestige Plus Savings Account, Savings Cash Manager Account, Savings Mortgage Overdraft

Balance	Interest rate per annum
All balances	0.00%

Saver Account

Balance	Interest rate per annum
\$0 - \$19,999	0.00%
\$20,000 - \$49,999	0.25%
\$50,000 - \$99,999	0.25%
\$100,000+	1.00%

Youth Account

Balance	Interest rate per annum
All balances	0.75%

Savings Pensioner Account

Balance	Interest rate per annum
\$0 - \$1,999	0.00%*
\$2,000 - \$45,399	1.15%**
\$45,400+	2.00%***

* Rate applies to the full balance up to \$1,999

** Rate applies to the portion of the balance between \$2,000 and \$45,399 only

*** Rate applies to the portion of the balance above \$45,400 only

Online Savings Account

Balance	Interest rate per annum
\$0 - \$4,999	1.00%
\$5,000 - \$49,999	1.00%
\$50,000+	1.00%

Interest rates quoted are annual percentage rates and are subject to change. Where a tiered rate is offered on a Savings Account, interest is calculated on the credit balance of the account with the highest rate paid on the whole balance, unless otherwise indicated.