

Interest Rates for Personal Deposit Accounts

All interest rates effective
15 February 2019 unless otherwise stated.



This document is part of the disclosure information for 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 Deposit Accounts & Electronic Banking
- Fees and Charges Deposit Accounts

You should read all these documents carefully before opening an account.

Savings and Transaction Accounts

Everyday Account / Glide Account

Balance	Interest rate per annum
All balances	0.00%

Christmas Account

Balance	Interest rate per annum
All balances	0.25%

Offset Account

Balance	Interest rate per annum
All balances	Nil interest paid

Bonus Saver Account

	Interest rate per annum
Maximum rate	2.60%
Consists of:	
base rate	0.80%
bonus interest (balances up to \$150,000)	1.80%

Conditions: The Bonus Interest rate can only be applied if you have a linked MyState Everyday or Glide Account.

Interest is calculated daily on whole balances and paid monthly.

Bonus interest is applied on top of the base rate if:

- the Bonus Saver account receives deposits totalling at least \$20 each month; and
- five eligible* Visa Debit transactions are made and settled on your linked Everyday or Glide Account in the same calendar month.

Bonus interest is payable only on balances up to \$150,000.

The base rate of interest will be paid on the portion of any balance exceeding \$150,000.

Access Assist Account

Balance	Interest rate per annum
\$0 - \$1,999	0.00%*
\$2,000 - \$46,599	1.15%**
\$46,600+	2.00%***

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

** Rate applies to the portion of the balance between \$2,000 and \$46,599 only

*** Rate applies to the portion of the balance above \$46,600 only

Special eSaver Account

Balance	Interest rate per annum
\$0 - \$49,999	1.00%
\$50,000 - \$149,999	2.20%
\$150,000 - \$249,999	2.20%
\$250,000 - \$499,999	2.30%
\$500,000+	2.40%

Cash Management Wealth Account[^]

Balance	Interest rate per annum
\$0 - \$1,999	0.00%
\$2,000+	1.50%

[^] This product is only available to approved MyState Wealth Management customers

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.

Interest Rates for Personal Deposit Accounts

All interest rates effective
15 February 2019 unless otherwise stated.



Term Deposit Accounts

Regular Term Deposit Account

Term	Interest rate per annum \$5,000+
1 month	1.25%
2 months	1.25%
3 months	2.60%
4 months	2.35%
5 months	2.60%
6 months	2.65%
7 months	2.65%
8 months	2.65%
9 months	2.70%
10 months	2.70%
11 months	2.70%
12 months	2.75%
24 months	2.80%

Online Term Deposit Account

Term	Interest rate per annum \$5,000+
1 month	1.25%
2 months	1.25%
3 months	2.60%
4 months	2.60%
5 months	2.60%
6 months	2.76%
7 months	2.75%
8 months	2.70%
9 months	2.70%
10 months	2.70%
11 months	2.70%
12 months	2.75%
24 months	2.80%

Income Term Deposit

Term	Interest rate per annum \$5,000+		
	Interest paid monthly	Interest paid quarterly	Interest paid annually
12 months	2.50%	2.50%	Regular term deposit paid at maturity
24 months	2.55%	2.55%	2.80%
36 months	2.70%	2.70%	2.90%