

| Account  | Balance                              | Interest Rate (p.a)                                       | Interest Conditions  |
|--|--------------------------------------|---|--|
| <b>PERSONAL TRANSACTION ACCOUNTS</b>                             |                                      |   |  |
| Everyday Access  | N/A                                  | N/A   | - No interest paid on funds held in this account.  |
| Everyday Pension   | up to \$2,000                        | 0.05%   | - Interest tiered and paid on that part of the account balance.<br>- Interest calculated on opening daily balance and paid monthly.  |
|  | over \$2,000 up to \$50,000          | 1.00%   |  |
|  | over \$50,000                        | 1.30%   |  |
| Instant Access   | N/A                                  | N/A   | - No interest paid on funds held in this account.  |
| <b>PERSONAL SAVINGS ACCOUNTS</b>                                 |                                      |   |  |
| Online Saver   | N/A                                  | 1.50% plus MTHLY BONUS of 3.50% for 3mths (if applicable) | <ul style="list-style-type: none"> <li>- Interest paid on full balance.</li> <li>- Interest calculated on opening daily balance and paid monthly.</li> <li>- Bonus interest conditions:               <ul style="list-style-type: none"> <li>* 'New to bank' money deposited between 1/02/2024 &amp; 30/04/2024 (Eligible 'new to bank' deposits are funds credited to the account via electronic transfer from another bank. Refer to <a href="http://www.auswidebank.com.au">www.auswidebank.com.au</a> for full terms &amp; conditions.)</li> <li>* Once the 3 month bonus period expires, or for deposits made after the 1/05/2024, the interest rate applicable is the standard rate, currently 1.50% p.a.</li> <li>* Deposits qualifying for bonus interest are reduced by withdrawals made to the account starting with the earliest qualifying deposit.</li> </ul> </li> </ul> |
| Bonus Plus Saver<br><small>(Rate effective from 1/07/23)</small> | up to \$4,999.99                     | 0.01% plus MTHLY BONUS of 2.55% (if applicable)           | <ul style="list-style-type: none"> <li>- Interest tiered and paid on that part of the account balance.</li> <li>- Interest calculated on opening daily balance and paid monthly.</li> <li>- To earn the bonus interest rate:               <ul style="list-style-type: none"> <li>* make at least 1 deposit, credit transfer or electronic credit to the account in the calendar month (interest credit excluded), and</li> <li>* make no withdrawals, debit transfers or electronic debits from the account in the calendar month.</li> </ul> </li> </ul>   |
|  | over \$4,999.99                      | 0.01% plus MTHLY BONUS of 2.55% (if applicable)           |  |
| Ziggy Kids Saver<br><small>(Rate effective from 1/11/23)</small> | up to \$4,999.99                     | 0.01% plus MTHLY BONUS of 3.00% (if applicable)           | <ul style="list-style-type: none"> <li>- Interest tiered and paid on that part of the account balance.</li> <li>- Interest calculated on opening daily balance and paid monthly.</li> <li>- To earn the bonus interest rate:               <ul style="list-style-type: none"> <li>* make at least 1 deposit, credit transfer or electronic credit to the account in the calendar month (interest credit excluded), and</li> <li>* make no withdrawals, debit transfers or electronic debits from the account in the calendar month.</li> </ul> </li> </ul>   |
|  | over \$4,999.99                      | 0.01% plus MTHLY BONUS of 3.00% (if applicable)           |  |
| <b>PERSONAL/BUSINESS INVESTMENT ACCOUNTS</b>                     |                                      |   |  |
| Cash Management  | up to \$4,999.99                     | 0.00%   | <ul style="list-style-type: none"> <li>- Interest paid on full balance.</li> <li>- Interest calculated on opening daily balance and paid monthly.</li> </ul>   |
|  | over \$4,999.99 up to \$19,999.99    | 0.20%   |  |
|  | over \$19,999.99 up to \$49,999.99   | 0.40%   |  |
|  | over \$49,999.99 up to \$99,999.99   | 0.65%   |  |
|  | over \$99,999.99 up to \$249,999.99  | 2.90%   |  |
|  | over \$249,999.99 up to \$499,999.99 | 3.75%   |  |
|  | over \$499,999.99                    | 3.75%   |  |
| <b>BUSINESS TRANSACTION ACCOUNTS</b>                             |                                      |   |  |
| Business Access  | up to \$9,999.99                     | 0.01%   | <ul style="list-style-type: none"> <li>- Interest paid on full balance.</li> <li>- Interest calculated on opening daily balance and paid monthly.</li> <li>- If an overdraft has been approved, any drawings will be charged interest as detailed in your credit agreement.</li> </ul>   |
|  | over \$9,999.99 up to \$99,999.99    | 0.05%   |  |
|  | over \$99,999.99 up to \$499,999.99  | 0.25%   |  |
|  | over \$499,999.99                    | 2.75%   |  |
| <b>SPECIAL ENTITY ACCOUNTS</b>                                   |                                      |   |  |
| Everyday Club  | up to \$4,999.99                     | 0.01%   | <ul style="list-style-type: none"> <li>- Interest paid on full balance.</li> <li>- Interest calculated on opening daily balance and paid monthly.</li> </ul>   |
|  | over \$4,999.99 up to \$19,999.99    | 0.05%   |  |
|  | over \$19,999.99 up to \$49,999.99   | 0.20%   |  |
|  | over \$49,999.99 up to \$99,999.99   | 0.25%   |  |
|  | over \$99,999.99                     | 0.30%   |  |
| Self-Managed Superannuation Fund                                 | up to \$4,999.99                     | 3.25%   | <ul style="list-style-type: none"> <li>- Interest paid on full balance.</li> <li>- Interest calculated on opening daily balance and paid monthly.</li> </ul>   |
|  | over \$4,999.99 up to \$19,999.99    | 3.25%   |  |
|  | over \$19,999.99 up to \$49,999.99   | 3.25%   |  |
|  | over \$49,999.99 up to \$99,999.99   | 3.25%   |  |
|  | over \$99,999.99 up to \$249,999.99  | 3.25%   |  |
|  | over \$249,999.99 up to \$499,999.99 | 3.25%   |  |
| over \$499,999.99  | 3.25%                                |   |  |
| <b>MORTGAGE OFFSET ACCOUNTS</b>                                  |                                      |   |  |
| Mortgage Offset  | N/A                                  | N/A   | - 100% interest offset applied monthly to qualifying linked loan.  |

The above interest rates are available as at 1/2/2024 but are subject to change at anytime without notice. Fees & charges apply on all accounts – details on application. Auswide Bank Ltd ABN 40 087 652 060 (Australian Financial Services Licence No: 239686) issues these Deposit Accounts & Non-Cash Payment facilities that may be used in conjunction with these Accounts. Account features, benefits and terms and conditions are available from our branches or website [www.auswidebank.com.au](http://www.auswidebank.com.au).