Interest Rate Schedule
On-Call Deposit Accounts

Elders Finance

The below interest rates are available as at 12/11/2026, are variable and subject to change.

ACCOUNT	BALANCE	INTEREST RATE (p.a.)	INTEREST CONDITIONS
TRANSACTION ACCOUNTS			
Elders Instant Access	N/A	N/A	• No interest paid on funds held in this account.
Elders Cash Management	up to $25,000	2.25%	• Interest tiered and paid on full balance. • Interest calculated on opening daily balance and paid monthly.
	over $25,000 up to $50,000	2.25%	
	over $50,000 up to $100,000	2.25%	
	over $100,000 up to $250,000	2.25%	
	over $250,000 up to $2,000,000	2.75%	
Elders Club Account	up to $25,000	0.25%	• Interest tiered and paid on full balance. • Interest calculated on opening daily balance and paid monthly.
	over $25,000 up to $50,000	0.25%	
	over $50,000 up to $2,000,000	0.25%	
SAVINGS ACCOUNTS			
Elders Online Saver	up to $5,000	4.25%	• Interest tiered and paid on full balance. • Interest calculated on opening daily balance and paid monthly.
	over $5,000 up to $2,000,000	4.25%	
Elders Bonus Plus Saver (Rate effective from 1/12/2026)	up to $5,000	1.50% plus MONTHLY BONUS of 4.00% (if applicable)	• Interest stepped and paid on that part of the account balance. • Interest calculated on opening daily balance and paid monthly. • To earn the bonus interest rate: - make at least 1 deposit, credit transfer or electronic credit to the account in the calendar month (interest credit excluded), and - make no withdrawals, debit transfers or electronic debits from the account in the calendar month.
	over $5,000 up to $2,000,000	1.50% plus MONTHLY BONUS of 4.00% (if applicable)	

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Interest is calculated on a tiered basis (rate applies to whole balance once a tier is reached) unless stated that it is calculated on a stepped basis (different rates apply to different parts of the balance). Interest is calculated on opening daily balance, the opening daily balance is the total balance from 12.01am AEST. Fees & charges apply on all accounts – details on application. Elders Rural Services Australia Limited ABN 72 004 045 121 Australian Financial Services Licence 237757 (Elders) has entered an arrangement to distribute banking products issued by Auswide Bank Ltd ABN 40 087 652 060 Australian Financial Services Licence 239686 (Auswide Bank). Auswide Bank is a wholly owned subsidiary of MyState Bank Limited ABN 89 067 729 195, part of MyState Limited ABN 26 133 623 962. This information is general in nature and does not consider your personal objectives, financial situation or needs. Before deciding whether to apply for a financial product, you should seek professional advice and consider the relevant Terms and Conditions which is available on the Elders website www.eldersfinance.com.au. A target market determination can be obtained at www.eldersfinance.com.au/tmd. Elders may receive a commission from Auswide Bank if you successfully apply for a financial product through Elders. For more information on Elders' relationship with Auswide Bank, please read the Elders Financial Services Guide which is available here: eldersfinance.com.au/termsandconditions