

Accounts Covered by the Australian Government Deposit Guarantee

Current at 1st December 2025

Deposits in these Auswide Bank Deposit Accounts are 'protected accounts' in accordance with the Banking Act 1959 and are covered by the Australian Government Deposit Guarantee up to \$250,000 per entity under the Financial Claims Scheme.

Auswide Bank is a division of MyState Bank Limited ABN 89 067 729 195 AFSL and Australian Credit Licence Number 240896, a wholly owned subsidiary of MyState Limited ABN 26 133 623 962 and is an ADI authorised by APRA. Combined deposits across Auswide Bank (including deposits originated under the Elders Finance and National Seniors brands) and MyState Bank will be covered up to a total of \$250,000.

More information including Frequently Asked Questions can be found on APRA's Financial Claims Scheme website - www.fcs.gov.au.

Term Deposits (I3, I6, I9)

Personal Transaction Accounts

Instant Access Account (S3)
Everyday Access Account (S10/S1)
Everyday Basic Account (S6)
Young Achievers Account (S19)

Personal Investment Accounts

Cash Management Account (S9)

Mortgage Offset Accounts

Mortgage Offset Account (S8)

Business Transaction Accounts

Business Access Account (S36)

National Seniors Australia Accounts ^

National Seniors Australia Term Deposit (I2)
National Seniors Australia Money Manager Account (S33)

Personal Savings Accounts

Bonus Saver Account (S14)
Ziggy Kids Saver Account (S32)
Online Saver Account (S27)

Special Entity Accounts

Self Managed Superannuation Fund Account (S11)
Everyday Club Account (S17)
Estate Management Account (S7)
Wealth Management Account (S18)
Controlled Money Account (S50)

Elders Finance Accounts *

Elders Instant Access Account (S60)
Elders Cash Management Account (S61)
Elders Online Saver Account (S62)
Elders Bonus Plus Saver (S63)
Elders Club Account (S64)
Elders Term Deposit (I60)
Elders Farm Management Deposit (I65)

National Seniors Australia Ltd ABN 89 050 523 003 (NSA) has entered into a referral arrangement for banking products issued by MyState Bank Limited ABN 89 067 729 195 Australian Financial Services Licence 240896 trading as Auswide Bank (Auswide Bank). Auswide Bank uses the National Seniors Australia trademark and related trademarks under licence from NSA. The Terms and Conditions are available from Auswide Bank here: www.auswidebank.com.au/help/resources/terms-and-conditions/. A target market determination can be obtained from Auswide Bank at www.auswidebank.com.au/help/resources/target-market-determinations/. If you acquire a banking product, NSA will receive a commission from Auswide Bank.

Elders Rural Services Australia Limited ABN 72 004 045 121 AFSL 237757 (Elders) has entered an arrangement to distribute banking products issued by Auswide Bank, a division of MyState Bank Limited ABN 89 067 729 195 AFSL and Australian Credit Licence Number 240896, a wholly owned subsidiary of MyState Limited ABN 26 133 623 962.

Small things. Big difference.

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