

Account	Balance	Interest Rate (p.a)	Interest Conditions
<b>PERSONAL TRANSACTION ACCOUNTS</b>			
<b>Everyday Access</b>	N/A	N/A	- No interest paid on funds held in this account.
<b>Everyday Basic</b>	up to \$2,000	0.00%	- Interest stepped and paid on that part of the account balance.
	over \$2,000 up to \$50,000	0.75%	- Interest calculated on opening daily balance and paid monthly.
	over \$50,000	1.05%	
<b>Instant Access</b>	N/A	N/A	- No interest paid on funds held in this account.
<b>PERSONAL SAVINGS ACCOUNTS</b>			
<b>Online Saver</b>	N/A	1.50%	- Interest paid on full balance. - Interest calculated on opening daily balance and paid monthly.
<b>Bonus Plus Saver</b> (Rate effective from 01/03/2026)	up to \$4,999.99	0.01% plus MTHLY BONUS of 2.80% (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 \$4,999.99	0.01% plus MTHLY BONUS of 2.80% (if applicable)	
<b>Ziggy Kids Saver</b> (Rate effective from 01/03/2026)	up to \$4,999.99	0.01% plus MTHLY BONUS of 3.00% (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 \$4,999.99	0.01% plus MTHLY BONUS of 3.00% (if applicable)	
<b>PERSONAL/BUSINESS INVESTMENT ACCOUNTS</b>			
<b>Cash Management</b>	up to \$4,999.99	0.00%	- Interest tiered and paid on full balance. - Interest calculated on opening daily balance and paid monthly.
	over \$4,999.99 up to \$19,999.99	0.45%	
	over \$19,999.99 up to \$49,999.99	0.65%	
	over \$49,999.99 up to \$99,999.99	0.90%	
	over \$99,999.99 up to \$249,999.99	2.65%	
	over \$249,999.99 up to \$499,999.99	3.50%	
	over \$499,999.99	3.50%	
<b>BUSINESS TRANSACTION ACCOUNTS</b>			
<b>Business Access</b>	up to \$9,999.99	0.01%	- Interest tiered and paid on full balance. - Interest calculated on opening daily balance and paid monthly. - If an overdraft has been approved, any drawings will be charged interest as detailed in your credit agreement.
	over \$9,999.99 up to \$99,999.99	0.05%	
	over \$99,999.99 up to \$499,999.99	0.50%	
	over \$499,999.99	2.50%	
<b>SPECIAL ENTITY ACCOUNTS</b>			
<b>Everyday Club</b>	up to \$4,999.99	0.01%	- Interest tiered and paid on full balance. - Interest calculated on opening daily balance and paid monthly.
	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%	
<b>Self-Managed Superannuation Fund</b>	up to \$4,999.99	3.25%	- Interest tiered and paid on full balance. - Interest calculated on opening daily balance and paid monthly.
	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>Controlled Money</b>	N/A	3.25%	- Interest paid on full balance. - Interest calculated on opening daily balance and paid monthly.
<b>MORTGAGE OFFSET ACCOUNTS</b>			
<b>Mortgage Offset</b>	N/A	N/A	- 100% interest offset applied monthly to qualifying linked loan.

The above interest rates are available as at 12/02/2026, are variable and subject to change. Interest is calculated on a tiered basis (rate applies to whole balance once a tier is reached) unless stated that 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. 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, 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). Products are issued by Auswide Bank unless specifically stated otherwise.