

| Account   | Balance                              | Interest Rate (p.a)                             | Interest Conditions   |
|---|--------------------------------------|---|---|
| PERSONAL TRANSACTION ACCOUNTS                       |                                      |   |   |
| Everyday Access                                     | N/A                                  | N/A   | - No interest paid on funds held in this account.   |
| Everyday Pension                                    | up to \$2,000                        | 0.05%   | - Interest stepped and paid on that part of the account balance.  |
|   | over \$2,000 up to \$50,000          | 1.00%   | - Interest calculated on opening daily balance and paid monthly.  |
|   | over \$50,000                        | 1.30%   |   |
| Instant Access                                      | N/A                                  | N/A   | - No interest paid on funds held in this account.   |
| PERSONAL SAVINGS ACCOUNTS                           |                                      |   |   |
| Online Saver  | N/A                                  | 1.50%   | - Interest paid on full balance.<br>- Interest calculated on opening daily balance and paid monthly.  |
| Bonus Plus Saver<br>(Rate effective from 1/07/23)   | up to \$4,999.99                     | 0.01% plus MTHLY BONUS of 2.55% (if applicable) | - Interest stepped and paid on that part of the account balance.<br>- Interest calculated on opening daily balance and paid monthly.<br>- To earn the bonus interest rate:<br>* make at least 1 deposit, credit transfer or electronic credit to the account in the calendar month (interest credit excluded), and<br>* 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 2.55% (if applicable) |   |
| Ziggy Kids Saver<br>(Rate effective from 1/06/2025) | up to \$4,999.99                     | 0.01% plus MTHLY BONUS of 2.75% (if applicable) | - Interest stepped and paid on that part of the account balance.<br>- Interest calculated on opening daily balance and paid monthly.<br>- To earn the bonus interest rate:<br>* make at least 1 deposit, credit transfer or electronic credit to the account in the calendar month (interest credit excluded), and<br>* 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 2.75% (if applicable) |   |
| PERSONAL/BUSINESS INVESTMENT ACCOUNTS               |                                      |   |   |
| Cash Management                                     | up to \$4,999.99                     | 0.00%   | - Interest tiered and paid on full balance.<br>- Interest calculated on opening daily balance and paid monthly.   |
|   | 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  | 2.65%   |   |
|   | over \$249,999.99 up to \$499,999.99 | 3.50%   |   |
|   | over \$499,999.99                    | 3.50%   |   |
| BUSINESS TRANSACTION ACCOUNTS                       |                                      |   |   |
| Business Access                                     | up to \$9,999.99                     | 0.01%   | - Interest tiered and paid on full balance.   |
|   | over \$9,999.99 up to \$99,999.99    | 0.05%   | - Interest calculated on opening daily balance and paid monthly.  |
|   | over \$99,999.99 up to \$499,999.99  | 0.25%   | - If an overdraft has been approved, any drawings will be charged interest as detailed in your credit agreement.  |
|   | over \$499,999.99                    | 2.50%   |   |
| SPECIAL ENTITY ACCOUNTS                             |                                      |   |   |
| Everyday Club                                       | up to \$4,999.99                     | 0.01%   | - Interest tiered and paid on full balance.<br>- 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%   |   |
| Self-Managed Superannuation Fund                    | up to \$4,999.99                     | 3.00%   | - Interest tiered and paid on full balance.<br>- Interest calculated on opening daily balance and paid monthly.   |
|   | over \$4,999.99 up to \$19,999.99    | 3.00%   |   |
|   | over \$19,999.99 up to \$49,999.99   | 3.00%   |   |
|   | over \$49,999.99 up to \$99,999.99   | 3.00%   |   |
|   | over \$99,999.99 up to \$249,999.99  | 3.00%   |   |
|   | over \$249,999.99 up to \$499,999.99 | 3.00%   |   |
|   | over \$499,999.99                    | 3.00%   |   |
| Controlled Money                                    | N/A                                  | 3.25%   | - Interest paid on full balance.<br>- Interest calculated on opening daily balance and paid monthly.  |
| MORTGAGE OFFSET ACCOUNTS                            |                                      |   |   |
| Mortgage Offset                                     | N/A                                  | N/A   | - 100% interest offset applied monthly to qualifying linked loan.   |

The above interest rates are available as at 27/05/2025, 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 Ltd ABN 40 087 652 060 (Australian Financial Services Licence No: 239686) is a wholly owned subsidiary of MyState Bank Limited ABN

89 067 729 195, part 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