

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 Basic	up to \$2,000	0.00%	- Interest stepped and paid on that part of the account balance. - Interest calculated on opening daily balance and paid monthly.
	over \$2,000 up to \$50,000	0.75%	
	over \$50,000	1.05%	
Instant Access	N/A	N/A	- No interest paid on funds held in this account.
PERSONAL SAVINGS ACCOUNTS			
Online Saver	N/A	1.75%	- Interest paid on full balance. - Interest calculated on opening daily balance and paid monthly.
Bonus Plus Saver (Rate effective from 01/04/2026)	up to \$4,999.99	0.01% plus MTHLY BONUS of 3.05% (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 3.05% (if applicable)	
Ziggy Kids Saver (Rate effective from 01/04/2026)	up to \$4,999.99	0.01% plus MTHLY BONUS of 3.25% (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 3.25% (if applicable)	
PERSONAL/BUSINESS INVESTMENT ACCOUNTS			
Cash Management	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	0.70%	
	over \$19,999.99 up to \$49,999.99	0.90%	
	over \$49,999.99 up to \$99,999.99	1.15%	
	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%	
BUSINESS TRANSACTION ACCOUNTS			
Business Access	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	0.75%	
	over \$499,999.99	2.75%	
SPECIAL ENTITY ACCOUNTS			
Everyday Club	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%	
Self-Managed Superannuation Fund	up to \$4,999.99	3.50%	- 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	3.50%	
	over \$19,999.99 up to \$49,999.99	3.50%	
	over \$49,999.99 up to \$99,999.99	3.50%	
	over \$99,999.99 up to \$249,999.99	3.50%	
	over \$249,999.99 up to \$499,999.99	3.50%	
Controlled Money	N/A	3.25%	- Interest paid on full balance. - 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 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. Products are issued by Auswide Bank unless specifically stated otherwise.