

Interest Rates Savings & Term Deposits

Current as at 16 July 2024

Savings Accounts

Access Savings Account / All-In-One Account	Rate (% p.a.)
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All balances	0.01
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Interest is calculated daily on the whole balance and paid six-monthly on 31 May and 30 November.

Retirement Account	Rate (% p.a.)
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\$0 - \$4,999	1.25
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\$5,000 - \$48,599	1.45
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\$48,600 plus	1.90
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Interest is calculated daily on portions of the balance within each tier. Interest is paid on the last day of each month.

Mortgage Offset	Rate (% p.a.)
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All balances	100% of the linked loan account interest rate
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Available for Mortgage Offset Accounts opened after 1 December 2010. 100% of the Mortgage Offset Account balance is offset.

Community Account	Rate (% p.a.)
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\$0 - \$4,999	0.01
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\$5,000 - \$19,999	0.50
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\$20,000 - \$99,999	1.00
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\$100,000 plus	1.25
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Interest is calculated daily on the whole balance and paid monthly on the last day of the month. Only available to eligible not-for-profit organisations.

monEsaver Internet Savings Account	Rate (% p.a.)
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\$0 - \$4,999	2.30
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\$5,000 - \$199,999	2.60
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\$200,000 plus	2.85
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Interest is calculated daily on the whole balance and paid monthly on the last day of the month.

Purple Bonus Saver Account	Rate (% p.a.)	
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	Base	With bonus
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\$0 - \$200,000	0.01	4.65
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\$200,000.01 plus	0.01	0.01
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Interest is calculated daily on portions of the balance within each tier and paid monthly on the last day of the month. To qualify for bonus interest, a minimum deposit of \$50 and no withdrawals must occur in the same calendar month. No bonus interest is earned on balances held in the account greater than \$200,000.

Community Reward Account	Rate (% p.a.)
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\$0 - \$4,999	2.10
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\$5,000 - \$199,999	2.40
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\$200,000 plus	2.65
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Interest is calculated daily on the whole balance and paid monthly on the last day of the month.

BU Savings Account	Rate (% p.a.)
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All balances	3.00
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Interest is calculated daily on the whole balance and paid quarterly on 31 March, 30 June, 30 September, 31 December. Only available to customers under the age of 18.

Term Deposits

Amount	3 Months (% p.a.)	6 Months (% p.a.)	7 Months (% p.a.) [^]	9 Months (% p.a.)
\$2,000 - \$49,999	4.45	4.65	5.00	4.65
\$50,000 - \$199,999	4.50	4.70	5.00	4.70
\$200,000 plus	4.50	4.70	5.00	4.70

Interest paid annually

Amount	1 Year (% p.a.)	2 Years (% p.a.)	3 Years (% p.a.)	4 Years (% p.a.)	5 Years (% p.a.)
\$2,000 - \$49,999	4.70	3.95	3.95	3.95	3.95
\$50,000 - \$199,999	4.75	4.00	4.00	4.00	4.00
\$200,000 plus	4.75	4.00	4.00	4.00	4.00

Interest paid monthly

Amount	1 Year (% p.a.)	2 Years (% p.a.)	3 Years (% p.a.)
\$2,000 - \$49,999	4.60	3.85	3.85
\$50,000 - \$199,999	4.65	3.90	3.90
\$200,000 plus	4.65	3.90	3.90

IMPORTANT INFORMATION ABOUT TERM DEPOSITS

If you choose to withdraw some (or all) of your funds early, an early withdrawal fee and a reduction of interest will apply. Unlike a regular savings account, you must provide 31 days' notice to withdraw funds from a term deposit other than at maturity. Please refer to the terms and conditions within our Product Guide and the Fees and Charges brochure. Term Deposits for balances under \$2,000 for new balances are no longer available. If you currently have an existing term deposit under \$2,000 please contact us for the current applicable interest rate.

[^]7 Months Special Offer is available for a limited time only and may be withdrawn at any time without notice.

Farm Management Term Deposits are available for 3, 6 and 12 month terms only. Life member benefits do not apply. Please contact us for more information.

Interest on all term deposits is calculated daily on the whole balance in the account and paid into a Beyond Bank Savings Account of your choice.

GOVERNMENT GUARANTEED DEPOSITS. Account holders may be covered by the Commonwealth Government's Financial Claims Scheme. Deposits are subject to a limit. For more information on the Financial Claims Scheme, please contact us.

Interest rates are subject to change without notice. Full terms, conditions, fees and charges are available in our Product Guide and Fees and Charges booklets. These booklets are available upon request or from our website, and will be provided when you open an account. Before acquiring an account, you should consider whether the product is appropriate for you.

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