ON-CALL DEPOSIT ACCOUNT INTEREST RATES

as at 12 November 2026

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	2.50%	- Interest paid on full balance. - Interest calculated on opening daily balance and paid monthly.
Bonus Plus Saver **(Rate effective from 01/12/2026)**	up to $4,999.99	0.01% plus MTHLY BONUS of 3.80% (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 3.80 (if applicable)	
Ziggy Kids Saver **(Rate effective from 01/12/2026)**	up to $4,999.99	0.01% plus MTHLY BONUS of 4.00% (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 4.00% (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	1.45%	
	over $19,999.99 up to $49,999.99	1.65%	
	over $49,999.99 up to $99,999.99	1.90%	
	over $99,999.99 up to $249,999.99	3.65%	
	over $249,999.99 up to $499,999.99	4.50%	
	over $499,999.99	4.50%	
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	1.50%	
	over $499,999.99	3.50%	
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	4.25%	- 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	4.25%	
	over $19,999.99 up to $49,999.99	4.25%	
	over $49,999.99 up to $99,999.99	4.25%	
	over $99,999.99 up to $249,999.99	4.25%	
	over $249,999.99 up to $499,999.99	4.25%	
	over $499,999.99	4.25%	
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 12/11/2026 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.