

Account	Balance	Interest Rate (p.a)	Interest Conditions
<b>PERSONAL TRANSACTION ACCOUNTS</b>			
Everyday Access	N/A	N/A	- No interest paid on funds held in this account.
Everyday Pension	up to \$2,000	0.10%	- Interest paid on that part of the account.
	over \$2,000 up to \$48,000	0.15%	- Interest calculated on daily balance and paid quarterly.
	over \$48,000	0.45%	
Instant Access	N/A	N/A	- No interest paid on funds held in this account.
<b>PERSONAL SAVINGS ACCOUNTS</b>			
Online Saver	N/A	0.30%	- Interest paid on full balance. - Interest is for the whole balance calculated on daily balance and paid monthly.
Bonus Plus Saver (Rate effective from 1/07/22)	up to \$4,999.99	0.01% plus MTHLY BONUS of 0.80% (if applicable)	- Interest paid on that part of the account. - Interest calculated on 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 0.80% (if applicable)	
Ziggy Kids Saver (Rate effective from 1/09/21)	up to \$4,999.99	0.01% plus MTHLY BONUS of 1.25% (if applicable)	- Interest paid on that part of the account. - Interest calculated on 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 1.25% (if applicable)	
<b>PERSONAL/BUSINESS INVESTMENT ACCOUNTS</b>			
Cash Management	up to \$4,999.99	0.00%	- Interest paid on full balance. - Interest is for the whole balance calculated on 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	0.10%	
	over \$49,999.99 up to \$99,999.99	0.25%	
	over \$99,999.99 up to \$249,999.99	0.40%	
	over \$249,999.99 up to \$499,999.99	0.45%	
	over \$499,999.99	0.45%	
<b>BUSINESS TRANSACTION ACCOUNTS</b>			
Business Access	up to \$9,999.99	0.01%	- Interest paid on full balance.
	over \$9,999.99 up to \$99,999.99	0.05%	- Interest calculated on daily balance and paid monthly.
	over \$99,999.99 up to \$499,999.99	0.10%	- If an overdraft has been approved, any drawings will be charged interest as detailed in your credit agreement.
	over \$499,999.99	0.45%	
<b>SPECIAL ENTITY ACCOUNTS</b>			
Everyday Club	up to \$4,999.99	0.01%	- Interest paid on full balance. - Interest calculated on daily balance and paid quarterly.
	over \$4,999.99 up to \$19,999.99	0.05%	
	over \$19,999.99 up to \$49,999.99	0.05%	
	over \$49,999.99 up to \$99,999.99	0.10%	
	over \$99,999.99	0.15%	
Self-Managed Superannuation Fund	up to \$4,999.99	0.00%	- Interest paid on full balance. - Interest calculated on 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	0.10%	
	over \$49,999.99 up to \$99,999.99	0.50%	
	over \$99,999.99 up to \$249,999.99	0.50%	
	over \$249,999.99 up to \$499,999.99	0.55%	
	over \$499,999.99	0.55%	
<b>MORTGAGE OFFSET ACCOUNTS</b>			
Mortgage Offset	N/A	N/A	- 100% interest offset applied monthly to qualifying linked loan account.

The above interest rates are available as at 01/07/2022 but are subject to change at anytime without notice. Fees & charges apply on all accounts – details on application. Auswide Bank Ltd ABN 40 087 652 060 (Australian Financial Services Licence No: 239686) 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).