

Interest Rates Grandfathered Savings & Term Deposits

(No longer available
as a new product)

Current as at 21 November 2023

Savings Accounts

Money Market Account	Rate (% p.a.)
\$0 - \$49,999	0.00
\$50,000 plus	2.00

Interest is calculated daily on the whole balance and paid on the last day of each month.

Home Loan Offset Account	Rate (% p.a.)
All balances	2.25

100% of the Home Loan Offset Account balance is offset against the linked home loan.

Everyday 55 Account	Rate (% p.a.)
\$0 - \$4,999	1.15
\$5,000 - \$48,599	1.35
\$48,600 plus	1.80

Interest is calculated daily on portions of the balance within each tier. Interest is paid on the last day of each month.

Home Saver Account	Rate (% p.a.)		
	Base	Bonus	Total
All balances	0.05	2.50	2.55

Interest is calculated daily on the whole balance and paid monthly. To qualify for bonus interest, a minimum deposit of \$100 and no withdrawals must be made in the same calendar month.

Business GST	Rate (% p.a.)
\$0 - \$19,999	0.01
\$20,000 plus	0.05

Interest is calculated daily on the whole balance and paid monthly.

Double Interest Saver	Rate (% p.a.)	
	No bonus	With bonus
\$0 - \$4,999	1.05	2.10
\$5,000 plus	1.15	2.30

Interest is calculated daily on the whole balance and paid on the last day of each month. To qualify for bonus interest, there must be no withdrawals from the account during the calendar month.

Bonus Saver Account	Rate (% p.a.)	
	Base	With bonus
\$0 - \$4,999	0.01	2.10
\$5,000 plus	0.01	2.30

Interest is calculated daily on the whole balance and paid on the last day of each month. To qualify for bonus interest, a minimum deposit of \$20 and no more than one withdrawal must occur in the same calendar month.

Cash Management Account	Rate (% p.a.)
\$0 - \$4,999	0.01
\$5,000 - \$19,999	0.50
\$20,000 - \$99,999	1.00
\$100,000 plus	1.25

Interest is calculated daily on the whole balance and paid on the last day of each month.

Christmas Club Account	Rate (% p.a.)
All balances	2.50

Interest is calculated daily on whole balance and paid annually on 31 October.

Junior Savers Club Account	Rate (% p.a.)
All balances	3.00

Interest is calculated daily on whole balance and paid annually on 31 May.

Junior Saver Bonus Account	Rate (% p.a.)		
	Base	Bonus	Total
\$0 - \$4,999	2.00	1.00	3.00
\$5,000 plus	2.00	1.00	3.00

Interest is calculated daily on portions of the balance within each tier. Interest is paid on the last day of each month. To qualify for bonus interest, a minimum deposit of \$2 and no more than 2 withdrawals must occur in the same calendar month.

Wealth Accumulation Account	Rate (% p.a.)
All balances	0.01

Applicable to credit balances. Interest is calculated daily on any credit balances and paid six-monthly.

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Current as at 26 September 2023

Term Deposits

Interest paid at maturity				Interest Paid Annually				
Amount	3 Months (% p.a.)	6 Months (% p.a.)	9 Months (% p.a.)	1 Year (% p.a.)	2 Years (% p.a.)	3 Years (% p.a.)	4 Years (% p.a.)	5 Years (% p.a.)
\$0 - \$2,000	4.35	4.65	4.65	4.85	4.35	3.95	3.95	3.95
				Interest Paid Monthly				
Amount				1 Years (% p.a.)	2 Years (% p.a.)	3 Years (% p.a.)		
\$0 - \$2,000				4.75	4.25	3.85		

Interest on all term deposits is calculated daily on the whole balance in the account and paid into a Beyond Bank Australia Savings Account of your choice. New term deposits with a balance less than \$2,000 are not available. However, existing term deposit holders with a balance less than \$2,000 may continue to renew their term deposit at the rates above.

GOVERNMENT GUARANTEED DEPOSITS. Account holders may be covered by the Commonwealth Government's Financial Claim 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, Fees and Charges booklet and the supplemental terms applicable to the accounts which are available upon request.