

Interest Rates on Transaction, Savings and Investment Accounts

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Date: 24 July 2017

Interest Rates on Credit Balances

NetBank Saver Account

Balance	Interest rate
All balances	1.00% p.a.

GoalSaver Account

Balance	Standard rate	Bonus interest [#]	With bonus interest
\$1,000,000 and over	0.01% p.a.	Nil	0.01% p.a.
\$250,000 – \$999,999	0.01% p.a.	1.89% p.a.	1.90% p.a.
\$50,000 – \$249,999	0.01% p.a.	1.79% p.a.	1.80% p.a.
Less than \$50,000	0.01% p.a.	1.69% p.a.	1.70% p.a.

[#] Please see over for more information about payment of bonus interest.

* Interest is paid on the portion of the balance within each balance band.

Pensioner Security Account

Balance	Interest rate [*]
\$250,000 and over	2.00% p.a.
\$50,000 – \$249,999	1.65% p.a.
\$10,000 – \$49,999	1.10% p.a.
Less than \$10,000	0.50% p.a.

* Interest is paid on the portion of the balance within each balance band.

Youthsaver Account^{*}

Balance	Standard rate	Bonus interest [#]	With bonus interest
All balances	0.01% p.a.	2.29% p.a.	2.30% p.a.

* Youthsaver available for children under 18 years of age.

[#] Please see over for more information about payment of bonus interest.

Commonwealth Direct Investment Account

Balance	Accounts opened/migrated on or after 1 November 2012			Accounts opened on or before 31 October 2012 [#]
	Standard Access	Linked to CommSec Trading Account	SMSF [*]	
\$500,000 and over	1.50%	1.75%	1.50%	1.00%
\$250,000 – \$499,999	1.25%	1.50%	1.50%	1.00%
\$100,000 – \$249,999	1.00%	1.30%	1.50%	0.35%
\$50,000 – \$99,999	0.50%	0.80%	1.50%	0.35%
\$20,000 – \$49,999	0.50%	0.50%	1.50%	0.15%
\$10,000 – \$19,999	0.25%	0.25%	1.50%	0.15%
Less than \$10,000	0.00%	0.00%	0.00%	0.15%

* Option only available for self-managed superfunds (SMSF), that elect the SMSF CDIA option at account opening or have requested to switch onto the SMSF option.

[#] Interest rates for existing account holders only - no longer available for sale.

Cash Investment Account^{*}

Balance	Interest rate
\$500,000 and over	1.50% p.a.
\$250,000 - \$499,999	1.25% p.a.
\$100,000 – \$249,999	1.00% p.a.
\$50,000 – \$99,999	0.50% p.a.
\$20,000 – \$49,999	0.50% p.a.
\$10,000 – \$19,999	0.25% p.a.
Less than \$10,000	0.00% p.a.

* Interest rates for existing account holders only - no longer available for sale.

Complete Access[#], Smart Access^{*} and Streamline Accounts[~]

Balance	Interest rate
\$100,000 and over	0.00% p.a.
\$50,000 – \$99,999	0.00% p.a.
\$20,000 – \$49,999	0.00% p.a.
\$10,000 – \$19,999	0.00% p.a.
Less than \$10,000	0.00% p.a.

* Options of Debit MasterCard Transaction Account/Everyday Account.

[~] Interest rates for existing Streamline account holders only - no longer available for sale.

[#] Complete Access will not earn interest when the balance is offset against an eligible home loan.

Business Online Saver Account

Balance	Interest rate
\$10,000 and over	0.60% p.a. [^]
Less than \$10,000	0.00% p.a.

[^] Rate applied to the full balance of the account, provided the balance is \$10,000 or more.

Premium Business Cheque Account

Balance	Interest rate [^]
\$500,000 and over	0.15% p.a.
\$250,000 to \$499,999	0.10% p.a.
\$100,000 to \$249,999	0.10% p.a.
\$50,000 to \$99,999	0.10% p.a.
\$20,000 to \$49,999	0.01% p.a.
\$5,001 to \$19,999	0.01% p.a.
\$5,000 or less	0.00% p.a.

[^] Paid on the portion of the balance greater than \$5,001.

Standard Business Cheque Account[^]

Balance	Interest rate
\$5,000 and over	0.05% p.a. [~]
Less than \$5,000	0.01% p.a.

[^] Interest bearing option only.

[~] Paid on portion of the balance greater than or equal to \$5,000.

Society Cheque Account

Balance	Interest rate
\$5,000 and over	0.00% p.a.
Less than \$5,000	0.00% p.a.

AwardSaver Account^{*}

Balance	Standard rate	Bonus interest [#]	With Bonus interest
\$100,000 and over	0.01% p.a.	1.15% p.a.	1.16% p.a.
\$50,000 – \$99,999	0.01% p.a.	1.15% p.a.	1.16% p.a.
\$20,000 – \$49,999	0.01% p.a.	1.15% p.a.	1.16% p.a.
\$10,000 – \$19,999	0.01% p.a.	1.15% p.a.	1.16% p.a.
\$5,000 - \$9,999	0.01% p.a.	1.15% p.a.	1.16% p.a.
Less than \$5,000	0.01% p.a.	1.15% p.a.	1.16% p.a.

* Interest rates for existing account holders only - no longer available for sale.

[#] Please see over for more information about payment of bonus interest.

Cash Management Call Account[^]

Balance	Interest rate
\$250,000 and over	0.60% p.a.
\$100,000 – \$249,999	0.35% p.a.
\$50,000 – \$99,999	0.15% p.a.
\$20,000 – \$49,999	0.15% p.a.
\$10,000 – \$19,999	0.10% p.a.
\$5,000 – \$9,999	0.00% p.a.
Less than \$5,000	0.00% p.a.

[^] Interest rates for existing account holders only – no longer available for sale.

Passbook Savings Account[^]

On that part of the balance	Interest rate
\$100,000 and over	0.20% p.a.
\$50,000 – \$99,999	0.05% p.a.
\$20,000 – \$49,999	0.01% p.a.
\$10,000 – \$19,999	0.01% p.a.
Less than \$10,000	0.01% p.a.

Savings Investment Account[^]

Balance	Interest rate
\$100,000 and over	0.20% p.a.
\$50,000 – \$99,999	0.05% p.a.
\$20,000 – \$49,999	0.01% p.a.
\$10,000 – \$19,999	0.01% p.a.
\$5,000 – \$9,999	0.01% p.a.
\$2,000 – \$4,999	0.01% p.a.
Less than \$2,000	0.01% p.a.

Payment of Interest on Credit Balances

Interest is calculated:

- on the daily closing credit balance and paid quarterly¹ in March, June, September and December for **AwardSaver Accounts, Complete Access and Smart Access accounts, Pensioner Security Accounts, Savings Investment Accounts and Streamline Accounts.**
- on the daily closing credit balance and paid quarterly¹ in January, April, July and October for **Commonwealth Direct Investment Accounts opened on or before 31 October 2012.**
- on the minimum monthly balance and paid yearly on the last business day of May for **Passbook Savings Accounts.**
- on the daily closing credit balance and paid monthly¹ for **Business Online Saver Accounts, Cash Investment Accounts, Cash Management Call Accounts, Commonwealth Direct Investment Accounts (opened on or after 1 November 2012), GoalSaver Accounts, Youthsaver Accounts and NetBank Saver Accounts.**
- on the daily closing credit balance on the portion of the balance greater than \$5,001 and paid monthly¹ for **Premium Business Cheque Accounts.**
- monthly¹ on the minimum monthly balance and paid half yearly in June and December for **Standard Business Cheque Accounts.**

Interest on Debit Balances

The interest rate on debit balances is 17.94% p.a. calculated on the daily balance and charged:

- monthly¹ for **Business Transaction Accounts, Society Cheque Accounts, Cash Investment Accounts, Cash Management Call Accounts, Commonwealth Direct Investment Accounts (opened on or after 1 November 2012), Premium Business Cheque Account, Complete Access and Smart Access Accounts, Streamline Accounts and GoalSaver Accounts.**
- quarterly¹ for **AwardSaver Accounts, NetBank Saver Accounts and Pensioner Security Accounts.**
- quarterly¹ in January, April, July and October for **Business Online Saver Accounts, Commonwealth Direct Investment Accounts (opened on or before 31 October 2012), Saving Investment Accounts and Standard Business Cheque Accounts.**

Bonus Interest – AwardSaver, Youthsaver and GoalSaver Accounts

How to earn Bonus interest

In addition to standard interest, bonus interest is paid on:

- AwardSaver and Youthsaver accounts if you make at least one deposit to the account and have no withdrawals during a calendar month. Bonus interest received is shown separately on your account statement;
- GoalSaver accounts if you deposit \$200 or more (excluding interest and bank initiated transactions) and make no withdrawals during a calendar month. The standard rate applies to balances \$1,000,000 and over.

How does Bonus interest on AwardSaver and Youthsaver accounts work?

- Deposits other than those made over the counter at one of our branches, may be processed by the Bank on the next business day. If the next business day falls in the next calendar month, the deposit is a qualifying deposit for bonus interest purposes for the new month, not the one before.
- Interest credited to the account is not a deposit.
- Bank or government fees or charges do not count as withdrawals.
- Bonus interest is calculated on the daily closing balance and credited to your account at the same time as standard interest.