Savings rates

Effective 16 October 2026 v190

Everyday Access	
$0 to $49,999.99	0.00% p.a.
$50,000 and above	0.05% p.a.
Interest rate is variable, calculated daily on whole of balance and credited monthly.	

Basic Access
No interest is payable.

Mortgage Offset
No interest is payable.

Online Saver	
$0 to $499,999.99	4.60% p.a.
$500,000 to $1,999,999.99	4.70% p.a.
$2,000,000 and above	3.00% p.a.
Interest rate is variable, calculated daily on whole of balance and credited monthly.	

Bonus Saver	
Make a deposit of at least $100 and no withdrawals each month to get an interest rate of:+	
$0 to $100,000	5.35% p.a.
$100,000.01 to $1,999,999.99	5.00% p.a.
$2,000,000 and above	3.00% p.a.
If bonus interest conditions aren't met	0.10% p.a.
Interest rate is variable, calculated daily on whole of balance and credited monthly.	
Introductory fixed rate for the first 3 months (up to $100,000)*	0.50% p.a.
Interest rate is fixed, is calculated daily on whole of balance and credited monthly. *Limited time offer, subject to change at anytime.	

mySaver	
Make a deposit of at least $10 and no withdrawals each month to get an interest rate of:+	
$0 to $50,000	5.35% p.a.
$50,000.01 to $250,000	5.00% p.a.
If bonus interest conditions aren't met	0.10% p.a.
Interest rate is variable, calculated daily on whole of balance and credited monthly. Receive interest on balances up to $250,000. If your account balance exceeds $250,000, no interest will be earned on any of the balance. Only available to customers under 25 years of age.	

Commercial Access
No interest is payable.

Community Access	
$0 to $4,999.99	0.00% p.a.
$5,000 to $149,999.99	1.50% p.a.
$150,000 to $499,999.99	1.50% p.a.
$500,000 and above	1.50% p.a.
Interest rate is variable, calculated daily on whole of balance and credited monthly.	

Commercial Saver	
$0 to $9,999.99	0.00% p.a.
$10,000 and above	1.95% p.a.
Interest rate is variable, calculated daily on whole of balance and credited monthly.	

Things you should know

Advertised savings rates are current at the time of publication but can be changed at any time.

+One interest rate applies to the entire balance. The interest rate depends on account balance.

Financial Claims Scheme

The Australian Government has a Financial Claims Scheme (FCS), currently administered by APRA. This aims to protect deposits held in banks, credit unions, and building societies, in the event that such a locally incorporated authorised deposit taking institution (ADI) fails and the FCS is activated. The FCS currently provides protection to certain deposits in ADIs up to $250,000 AUD per account holder. For more information, including a list of ADIs covered by the FCS, please visit www.fcs.gov.au

Term deposit rates

Effective 27 October 2026 v150

Fixed term deposits

Interest paid at maturity

Term (months)	3	6	9	12
$500 - $3,000,000^	5.10%	5.30%	5.30%	5.60%

Interest paid annually

Term (months)	18*	24	36
$500 - $3,000,000^	3.55%	5.40%	5.40%

Interest paid monthly

Term (months)	6	12	18*	24	36
$500 - $3,000,000^	5.20%	5.50%	3.45%	5.30%	5.30%

Interest rates expressed as annual percentage rates

Impact term deposit

Interest paid at maturity

Term (months)	6
$500 - $3,000,000^	5.30%

Interest rates expressed as annual percentage rates
Available for personal customers only

Things you should know

Minimum opening deposit of $500.

^The interest rates shown are for an amount of $500 to $3,000,000 for personal customers. For commercial customers the interest rates shown are for an amount of $500 to $1,000,000.

To obtain an interest rate for an amount of $3,000,000 or more for personal customers and $1,000,000 or more for commercial customers, please call **132 888** between 8am and 8pm (AEST) Monday to Friday, 9:00am to 2:00pm Saturday or visit your nearest Bank Australia branch.

Advertised term deposit rates are current at the time of publication but can be changed at any time. The current rate applies to all new fixed term deposits and to term deposit rollovers at maturity.

Written notification of maturity will be given prior to the maturity date. If no instructions are received the term deposit will be re-invested for the same term at the advertised interest rate at the date of maturity. The interest rate on the re-invested term deposit may be lower.

*New term deposit are not available for 18 months term.

Fixed term deposit early repayment warning

Any request for withdrawal of funds from the term deposit prior to its maturity will be subject to 31 days' notice. If regular access to funds is required, another account may be more suitable.

If a request for withdrawal of funds from the term deposit prior to its maturity is approved by Bank Australia an early release prepayment adjustment to the interest rate will apply and a Term deposit early withdrawal admin fee may apply. Any funds not redeemed will remain in the account until final expiry of the agreed term and will attract the full rate of interest as originally specified. The minimum investment amount must be retained in the applicable term deposit.

Refer to Summary of Accounts for prepayment adjustment details.

Financial Claims Scheme

The Australian Government has a Financial Claims Scheme (FCS), currently administered by APRA. This aims to protect deposits held in banks, credit unions, and building societies, in the event that such a locally incorporated authorised deposit taking institution (ADI) fails and the FCS is activated. The FCS currently provides protection to certain deposits in ADIs up to $250,000 AUD per account holder. For more information, including a list of ADIs covered by the FCS, please visit www.fcs.gov.au

General advice warning

In providing you with this information you should consider the appropriateness of these products, the information and terms with regards to your particular financial situation and needs. The information provided does not constitute advice and you should ensure you seek any expert advice you require. You should consult the Product Disclosure Documents before making a decision to apply for products with Bank Australia. Terms, conditions, fees and charges may be applicable.

Savings rates – Closed, no longer available for sale

Effective 15 October 2026 v7

Freedom Saver	
$0 to $50,000	5.35% p.a.
$50,000.01 to $250,000	5.25% p.a.
$250,000.01 to $500,000	4.50% p.a.
$500,000.01 to $5,000,000	4.00% p.a.
Interest rate is variable, calculated daily on whole of balance and credited monthly.	

Net Invest	
Any balance	3.10% p.a.
Interest rate is variable, calculated daily on whole of balance and credited monthly.	

Pension Access	
$0 to $4,999.99	0.75% p.a.
$5,000 to $50,000	1.90% p.a.
$50,000.01 and above	2.15% p.a.
Interest rate is variable, calculated daily on whole of balance within each interest tier and credited quarterly.	