

# Savings rates

Effective 6 November 2025 v182

## Everyday Access

No interest is payable.

## Pension Access

\$0 to \$4,999.99	0.50% p.a.
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\$5,000 to \$50,000	0.90% p.a.
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\$50,000.01 and above	1.15% p.a.
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Interest rate is variable, calculated daily on whole of balance within each interest tier and credited quarterly.

## Basic Access

No interest is payable.

## Mortgage Offset

No interest is payable.

## Online Saver

\$0 to \$4,999.99	0.01% p.a.
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\$5,000 to \$149,999.99	3.20% p.a.
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\$150,000 and above	3.20% p.a.
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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	4.35% p.a.
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\$100,000.01 to \$250,000	4.00% p.a.
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\$250,000.01 to \$500,000	3.55% p.a.
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\$500,000.01 and above	3.25% p.a.
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If bonus interest conditions aren't met	0.10% p.a.
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Interest rate is variable, calculated daily on whole of balance and credited monthly.

Introductory fixed rate for the first 3 months (up to \$250,000)*	0.40% p.a.
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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	4.35% p.a.
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\$50,000.01 to \$250,000	4.00% p.a.
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If bonus interest conditions aren't met	0.10% p.a.
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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.

## Christmas Saver

Any balance	1.75% p.a.
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Interest rate is variable, calculated daily on whole of balance and credited on 30 November.

Funds available from 1 November.

## Community Access

\$0 to \$4,999.99	0.00% p.a.
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\$5,000 to \$149,999.99	0.50% p.a.
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\$150,000 to \$499,999.99	0.50% p.a.
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\$500,000 and above	0.50% p.a.
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Interest rate is variable, calculated daily on whole of balance and credited monthly.

## Commercial Access

No interest is payable.

## Commercial Saver

\$0 to \$9,999.99	0.00% p.a.
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\$10,000 and above	0.70% p.a.
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Interest rate is variable, calculated daily on whole of balance and credited monthly.

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

## 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](http://www.fcs.gov.au)

# Term deposit rates

Effective 9 December 2025 v130

## Fixed term deposits

### Interest paid at maturity

Term (months)	3	6	9	12	18*	24	36
\$500 - \$3,000,000^	4.20%	4.35%	4.35%	4.35%	3.55%	4.20%	4.20%

### Interest paid monthly

Term (months)	6	12	18*	24	36
\$500 - \$3,000,000^	4.25%	4.25%	3.45%	4.10%	4.10%

Interest rates expressed as annual percentage rates

## 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 adjustment to the accrued interest will apply and a Term deposit early withdrawal admin fee may apply. The interest rate applicable to principal amounts withdrawn early will be adjusted by the percentage of the current term over the original agreed term. For example, if the term deposit is held for 80% of the original term, 80% of the accrued interest on the amount withdrawn will be paid upon early redemption.

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.

Monthly income term deposit redemptions prior to the expiry of the agreed term will be approved with 31 days notice. During the notice period, no interest will be earned on the portion of the term deposit being withdrawn.

## 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](http://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.

Visit us at your nearest branch  
[Bankaust.com.au/support/branches](http://Bankaust.com.au/support/branches)

Mailing something?  
50 Moore Street Moe VIC 3825

Email us [mail@bankaust.com.au](mailto:mail@bankaust.com.au)  
Talk to someone 132 888

# Savings rates – Closed, no longer available for sale

Effective 23 November 2025 v1

Cash Management	
Any balance	1.85% p.a.
Interest rate is variable, calculated daily on whole of balance and credited monthly.	

Golden Saver	
\$0 to \$48,000.99	0.01% p.a.
\$48,001 and above	2.10% p.a.
Interest rate is variable, calculated daily on whole of balance and credited quarterly.	

Freedom Saver	
\$0 to \$50,000	4.35% p.a.
\$50,000.01 to \$250,000	4.25% p.a.
\$250,000.01 to \$500,000	3.50% p.a.
\$500,000.01 to \$5,000,000	3.00% p.a.
Interest rate is variable, calculated daily on whole of balance and credited monthly.	

Net Invest	
Any balance	2.10% p.a.
Interest rate is variable, calculated daily on whole of balance and credited monthly.	

SMSF Cash Management	
Any balance	1.85% p.a.
Interest rate is variable, calculated daily on whole of balance and credited monthly.	