

Interest Rates

Personal Deposit Accounts

This document is part of the disclosure information for Personal Deposit Accounts (Savings, Transaction and Term Deposit Accounts) and related Payment Products.

The other documents that make up this disclosure information are:

- Terms and Conditions for Deposit Accounts.
- Fees and Charges for Deposit Accounts.

You should read all these documents carefully and retain them for future reference.

Copies of each of these documents can be made available to you on request.

SAVINGS AND TRANSACTION ACCOUNTS

All interest rates effective 1 August 2018 unless otherwise stated.

Everyday Account

| Balance | Interest rate per annum |
|--------------|-------------------------|
| All balances | 0.00% |

Christmas Account

| Balance | Interest rate per annum |
|--------------|-------------------------|
| All balances | 0.25% |

Saver Account

| Balance | Interest rate per annum |
|---------------------|-------------------------|
| \$0 - \$999 | 0.00% |
| \$1,000 - \$4,999 | 0.00% |
| \$5,000 - \$9,999 | 0.00% |
| \$10,000 - \$19,999 | 0.00% |
| \$20,000 - \$49,999 | 0.25% |
| \$50,000 - \$99,999 | 0.25% |
| \$100,000+ | 1.00% |

Cash Management Account[^]

| Balance | Interest rate per annum |
|---------------|-------------------------|
| \$0 - \$1,999 | 0.00% |
| \$2,000+ | 1.50% |

[^] This product is only available to approved MyState Wealth Management customers

Access Assist Account

| Balance | Interest rate per annum |
|--------------------|-------------------------|
| \$0 - \$1,999 | 0.00%* |
| \$2,000 - \$46,599 | 1.15%** |
| \$46,600+ | 2.00%*** |

* Rate applies to the full balance up to \$1,999

** Rate applies to the portion of the balance between \$2,000 and \$46,599 only

*** Rate applies to the portion of the balance above \$46,600 only

Offset Account

| Balance | Interest rate per annum |
|--------------|-------------------------|
| All balances | Nil interest paid |

Special eSaver Account

| Balance | Interest rate per annum |
|--------------------|-------------------------|
| \$0 - \$4,999 | 1.00% |
| \$5,000 - \$49,999 | 1.30% |
| \$50,000+ | 2.25% |

How to contact MyState

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Interest rates quoted are annual percentage rates and are subject to change. The terms and conditions and fees and charges applicable to MyState's Personal Savings, Transaction and Term Deposit Accounts are available in the booklet Terms and Conditions for Deposit Accounts and the Fees and Charges for Deposit Accounts. Where a tiered rate is offered on a Savings Account, interest is calculated on the credit balance of the account with the highest rate paid on the whole balance, unless otherwise indicated.

MyState Bank Limited (MyState)
ABN 89 067 729 195 AFSL 240896 Australian Credit Licence Number 240896
A wholly owned subsidiary of MyState Limited ABN 26 133 623 962

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TERM DEPOSIT ACCOUNTS

Term Deposit Account,
Online Term Deposit Account

| Term | Interest rate per annum \$5,000+ |
|-----------|----------------------------------|
| 1 month | 1.25% |
| 2 months | 1.25% |
| 3 months | 2.50% |
| 4 months | 2.35% |
| 5 months | 1.50% |
| 6 months | 2.55% |
| 7 months | 1.50% |
| 8 months | 1.50% |
| 9 months | 2.80% |
| 10 months | 1.50% |
| 11 months | 1.50% |
| 12 months | 2.70% |
| 24 months | 2.80% |

Income Deposit Account

| Term | Interest rate per annum \$5,000+ |
|-----------|----------------------------------|
| 12 months | 2.50% |
| 24 months | 2.55% |

NO LONGER OFFERED PERSONAL DEPOSIT ACCOUNTS

Savings Passbook Plus Account, Home Equity Overdraft, Mortgage Overdraft, First Home Saver Account

| Balance | Interest rate per annum |
|--------------|-------------------------|
| All balances | 0.00% |

Savings Pensioner Account

| Balance | Interest rate per annum |
|--------------------|-------------------------|
| \$0 - \$1,999 | 0.00%* |
| \$2,000 - \$45,399 | 1.15%** |
| \$45,400+ | 2.00%*** |

* Rate applies to the full balance up to \$1,999
 ** Rate applies to the portion of the balance between \$2,000 and \$45,399 only
 *** Rate applies to the portion of the balance above \$45,400 only

Savings Cash Manager Account, Savings Prestige Plus Account, Prestige Plus Savings Account

| Balance | Interest rate per annum |
|--------------|-------------------------|
| All balances | 0.00% |

Online Savings Account

| Balance | Interest rate per annum |
|--------------------|-------------------------|
| \$0 - \$4,999 | 1.00% |
| \$5,000 - \$49,999 | 1.00% |
| \$50,000+ | 1.00% |

Access Account

| Balance | Interest rate per annum |
|--------------|-------------------------|
| All balances | 0.00% |

Billpayer Account

| Balance | Interest rate per annum |
|--------------|-------------------------|
| All balances | Nil interest paid |

Youth Account

| Balance | Interest rate per annum |
|--------------|-------------------------|
| All balances | 0.75% |

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