

# 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 28 July 2017 unless otherwise stated.

#### Access 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<sup>^</sup>

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

<sup>^</sup> 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	1.25%**
\$46,600+	2.25%***

\* 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

#### Billpayer Account

Balance	Interest rate per annum
All balances	Nil interest paid

#### Offset Account

Balance	Interest rate per annum
All balances	Nil interest paid

#### Youth Account

Balance	Interest rate per annum
All balances	0.75%

#### Special eSaver Account

Balance	Interest rate per annum
\$0 - \$4,999	1.00%
\$5,000 - \$49,999	1.50%
\$50,000+	2.50%

### 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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All interest rates effective 28 July 2017 unless otherwise stated.

### 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	1.50%
4 months	2.35%
5 months	1.50%
6 months	2.50%
7 months	1.50%
8 months	1.50%
9 months	1.50%
10 months	1.50%
11 months	1.50%
12 months	2.60%
24 months	2.60%

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 Cash Manager Account, Savings Prestige Plus Account, Prestige Plus Savings 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	1.25%**
\$45,400+	2.25%***

\* 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

Online Savings Account

Balance	Interest rate per annum
\$0 - \$4,999	1.40%
\$5,000 - \$49,999	1.40%
\$50,000+	1.40%

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