

Here's a summary of the key features between your existing product and the *new* product.

Information current as at 19 May 2025.

	Existing product	New product
	Christmas Account	Special eSaver Account
Access		
Personal use	Yes	Yes 13+
Visa Debit card	No	No
Online Banking & Apple, Google, Samsung pay	Online Banking	Yes 13+
eftpos, ATM, Bank@Post	No	No
BPay, Osko, Periodical payments	No	Yes
Direct Debit Payments	No	No
MyState Bank branch access	Yes	Yes
Please refer to Terms & Conditions Deposit Accounts & Electronic Banking at mystate.com.au/legal		
Interest rates		
All balances	Interest paid 31 October each year	Tiered interest rate based on account balance – paid monthly
Please refer to Interest rates for Personal Deposit Accounts at mystate.com.au/legal		
Monthly Account Fees and Transaction Fees		
Monthly account fee	\$0.00	\$0.00
Transfers between your accounts	Free	Free
Pay someone using BSB & Account number I OSKO	n/a	Free
Pay someone using PayID I OSKO	n/a	Free
Purchases using Visa Debit card	n/a	n/a
BPay payments	n/a	Free
Direct debit I PayTo	n/a	n/a
eftpos / eftpos cash out	n/a	n/a
ATM withdrawals / enquiries	n/a	n/a
Bank@Post withdrawal	n/a	n/a
Staff Assisted transactions	Free	Free
Cheque deposit (per cheque)	Free	Free
Other Fees & Charges		
Arrears fee	\$0.00	\$0.00
BPay Query	\$15.00	\$15.00
Cheques deposited & dishonoured	\$20.00	\$5.00
Electronic debit dishonour	\$30.00	nil
Transaction Verification / Bpay Query Fee	\$15.00	\$15.00
Special clearance on cheques	\$20.00	\$20.00
Stop payment (direct debit, periodical payment, transfer orders, future dated BPay payments)	\$30.00	\$30.00
Overdrawn fee	\$30.00	\$5.00
Please refer to Fees & Charges Deposit Accounts at mystate.com.au/legal		

To help you make a decision, you can learn more about our products, Target Market Determination (TMD), terms and conditions, fees and charges and interest rates at mystate.com.au/legal