

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 Everyday Account	New product Glide Account
Access		
Personal use	Yes	Yes
Visa Debit card	Yes	Age 13+
Online Banking & Apple, Google, Samsung pay	Yes	Yes 13+
eftpos, ATM, Bank@Post	Yes	Yes
BPay, Osko, Periodical & Direct Debit payments	Yes	Yes
MyState Bank branch access	Yes	Yes
Eligible to link to Bonus Saver account	Yes	Yes
Please refer to Terms & Conditions Deposit Accounts & Electronic Banking at mystate.com.au/legal		
Interest rates		
All balances	Nil	Nil
Please refer to Interest rates for Personal Deposit Accounts at mystate.com.au/legal		
Monthly Account Fees and Transaction Fees		
Monthly account fee	\$6.00 [^]	\$0
Transfers between your accounts	Free	Free
Pay someone using BSB & Account number I OSKO	Free	Free
Pay someone using PayID I OSKO	Free	Free
Purchases using Visa Debit card	Free	Free
BPay payments	Free	Free
Direct debit I PayTo	Free	Free
eftpos /eftpos cash out	Free	Free
ATM withdrawals / enquiries	Free*	Free*
Bank@Post withdrawal	\$4.30 ^a	\$4.30 ^a
Staff Assisted transactions	Free	Free
[^] Waived if \$2,000 deposited monthly or 23 years age of less		
^a Debited last day of each month		
* You may be charged a fee by an ATM operator		
Other Fees & Charges		
Arrears fee	\$30.00	\$15.00
BPay query	\$15.00	\$15.00
Cheque lodged and returned unpaid	\$20.00	\$5.00
Electronic debit dishonour	\$15.00	\$5.00
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	\$15.00	\$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