

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
	Online Saver NPB Account	Glide Account
Access		
Personal use	Yes	Yes 13+
Visa Debit card	No	Age 13+
Online Banking & Apple, Google, Samsung pay	Online Banking	Yes 13+
eftpos, ATM, Bank@Post	No	Yes
BPay, Osko, Periodical & PayTo payments	BPay, Osko, PP	Yes
Direct Debit Payments	Yes	Yes
MyState Bank branch access	No	Yes
Eligible to link to Bonus Saver account	No	Yes
Please refer to Terms & Conditions Deposit Accounts & Electronic Banking at mystate.com.au/legal		
Interest rates		
All balances	Tiered interest rate based on account balance	Nil
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
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	n/a	Free
BPay payments	\$0.30	Free
Direct debit I PayTo	\$0.65	Free
eftpos /eftpos cash out	n/a	Free
ATM withdrawals / enquiries	n/a	Free*
Bank@Post withdrawal	n/a	\$4.30 ^a
Staff Assisted transactions	Free	Free
Cheque deposit (per cheque)	\$25.00	Free
Future dated electronic external transfer	\$0.65	Free
* You may be charged a fee by an ATM operator		
^a Debited last day of each month		
Other Fees & Charges		
Arrears fee	\$0.00	\$15.00
BPay correction / query	\$20.00	\$15.00
Cheque lodged & returned unpaid	\$10.00	\$5.00
Electronic debit dishonour	\$17.50	\$5.00
Transaction Verification / Bpay Query Fee	\$10.00	\$15.00
Special clearance on cheques	\$16.00	\$20.00
Stop payment (direct debit, periodical payment, transfer orders, future dated BPay payments)	\$0.00	\$30.00
Overdrawn fee	\$0.00	\$5.00
Force post fee	\$8.00	n/a
Redirect fee	\$8.00	n/a
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