

# Interest Rates for Business Deposit Accounts

All interest rates effective  
26 September 2023 unless otherwise stated.



This document is part of the disclosure information for Business 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 & Electronic Banking.
- Fees and Charges Deposit Accounts.

You should read all these documents carefully before opening an account.

## Savings and Transaction

### Everyday Business Account

Balance	Interest rate per annum
All balances	Nil interest paid

### Premium Business Account

Balance	Interest rate per annum
\$1 - \$9,999	0.00%
\$10,000 - \$19,999	0.00%
\$20,000 - \$49,999	0.00%
\$50,000 - \$149,999	0.25%
\$150,000 - \$249,999	0.30%
\$250,000 - \$499,999	0.30%
\$500,000+	0.30%

### Business Online Saver

Balance *	Interest rate per annum
\$1 - \$9,999	0.00%
\$10,000+	0.60%

\* Business Online Saver maximum balance per customer is \$1,000,000 and may be changed by us.

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

## Term Deposit Accounts

### Regular Term Deposit Account

Interest paid at maturity

Term	Interest rate per annum \$5,000+ #
1 month	0.50%
2 months	0.50%
3 months	2.50%
4 months	4.20%
5 months	4.40%
6 months	4.60%
7 months	3.50%
8 months	2.15%
9 months	4.65%
10 months	4.70%
11 months	1.75%
12 months	4.75%
24 months	3.95%

### Income Term Deposit

Term	Interest rate per annum \$5,000+ #	
	Interest paid monthly	Interest paid annually
12 months	4.65%	Regular term deposit paid at maturity
24 months	3.85%	3.95%
36 months	3.80%	3.90%

# Term Deposit interest rates are for small business customers on investments of up to \$500,000. For investments above \$500,000 and for corporate customers please contact MyState Bank.