



Interest Rate Schedule - Everyday Banking & Savings Products

Date of issue 17/07/2024

Interest rates are on a per annum basis and are subject to change. Full details of terms and conditions are available on application. A Terms & Conditions brochure and Schedule of Fees are available on our website. You should read both these documents before deciding whether to purchase these products.

Home Saver Account	Rate
Maximum rate	5.25%
Consists of	- base rate 0.50%
	- bonus interest (balances up to \$100,000) 4.75%

Conditions: Interest is calculated daily on whole balances and paid monthly. The base rate of interest is payable on the whole balance held in your Home Saver Account. Bonus interest is applied on top of the base rate on balances up to \$100,000 in a calendar month if, prior to the last day of that calendar month:

A. You receive deposits totalling \$2,000 or more by electronic transfer (excluding telegraphic transfer) from a non-GSB account into your Everyday Edge Account/s; and
 B. At least 5 Visa Debit Card purchases have been processed from your Everyday Edge Account/s and are not in pending status (excludes ATM withdrawals, eftpos cash out, balance enquiries and Bank@Post transactions).¹

Goal Saver Account	Rate
Maximum rate	5.35%
Consists of	- base rate 0.50%
	- bonus interest (balances up to \$50,000) 4.85%

Conditions: Interest is calculated daily and paid monthly. The base rate of interest is payable on the whole balance held in your Goal Saver Account. Bonus interest is applied on top of the base rate on balances up to \$50,000 in calendar month if, prior to the last day of that calendar month:

A. You receive funds of \$500 or more by electronic transfer (excluding telegraphic transfer) from a non-Great Southern Bank bank account into your Everyday Edge Account; and
 B. At least 5 settled (not pending) Visa Debit card purchase transactions (card present and card not present transactions but excluding ATM withdrawals, balance enquiries, Bank@Post transactions, cash advances and EFTPOS cash out only transactions) have been processed from your Everyday Edge Account.¹

Please note: The interest rate displayed in Mobile Banking is the base rate (unless your account balance is \$0, in which case the interest rate will show as 0.00%). The bonus rate will not be displayed. Your eligibility for bonus interest will be calculated in accordance with the conditions set out in this schedule. Interest rates for other savings products will not be displayed in Mobile Banking.

Advantage Saver Account	Rate
Maximum rate	4.85%
Consists of	- base rate (all balances) 0.10%
	- bonus interest
	Under \$100,000 4.75%
	\$100,000 - \$750,000 4.60%
	Over \$750,000 3.90%

Conditions: Applicants must be over the age of 18. Available to new and existing customers. Only one account per customer. Interest is calculated daily on whole balances and paid monthly. Rate applies on a stepped basis. Bonus interest is applied on top of the base rate if the balance of the Advantage Saver account increases by \$250 by the end of each calendar month (excluding interest payments, withholding tax and fees).¹

eSaver Flexi Account	Rate
All balances	4.20%

Conditions: Interest is calculated daily on whole balances and paid monthly.

Youth eSaver Account	Rate
\$0 - \$5,000	5.50%
Over \$5,000	1.00%

Conditions: Interest is calculated on daily balances and paid monthly. Rate applies on a stepped basis. Interest paid at 5.50% pa on balances up to \$5,000, then at 1.00% pa on that portion of the balance over \$5,000.

TERM DEPOSITS

Term	Interest on maturity / annually	Interest Monthly
1 Month	1.30%	N/A
2 Months	1.60%	1.50%
3 Months	4.65%	4.55%
4 Months	2.95%	2.85%
5 Months	5.10%	5.00%
6 Months	4.90%	4.80%
7 Months	3.05%	2.95%
8 Months	5.10%	5.00%
9 Months	4.75%	4.65%
10 Months	3.15%	3.05%
11 Months	5.15%	5.05%
12 Months	4.85%	4.75%
13-17 Months	2.30%	2.20%
18 Months	3.50%	3.40%
19-23 Months	2.30%	2.20%
2 Years	4.40%	4.30%
3 Years	3.80%	3.70%
4 Years	3.80%	3.70%
5 Years	3.80%	3.70%
Platinum Plus (55+)		
1 Year	4.95%	4.85%
13-17 Months	2.40%	2.30%
18 Months	3.60%	3.50%
19-23 Months	2.40%	2.30%
2 Years	4.50%	4.40%
3 Years	3.90%	3.80%
4 Years	3.90%	3.80%
5 Years	3.90%	3.80%

Conditions: Minimum investment \$5,000. Interest is calculated daily on whole balances. To receive the Platinum Plus rates mentioned above, the account owner of the term deposit must be either an individual aged 55 years or over, or a Super Fund/Trust, where the Trustee is an individual aged 55 years or over.

Everyday Account, Everyday Edge Account, Everyday Youth Account and Everyday Business Account
 These accounts do not earn interest.

Everyday 50+ Account

A/c Portion	Rate
Under \$5,000	0.10%
\$5,000 to \$50,000	1.85%
Over \$50,000	2.95%

Conditions: Interest is calculated on daily balances and paid monthly. Rate applies on a stepped basis. Interest paid at 0.10% pa on balances under \$5,000, at 1.85% pa on balances from \$5,000 to \$50,000, and at 2.95% pa on the portion of the balance over \$50,000.

¹For any accounts which are eligible to receive bonus interest, bonus interest will only be paid if you satisfy the bonus interest criteria for that product, and you continue to hold the same product until the last day of the month.

Interest Rate Schedule - Everyday Banking & Savings Products Closed Accounts (No Longer For Sale)

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eSaver Reward Account	Rate	eSaver Extra Account	Rate
Maximum rate	3.85%	Maximum rate	2.70%
Consists of	- base rate 0.10%	Consists of	- base rate 0.10%
	- bonus interest (balances up to \$100,000) 3.75%		- bonus interest (balances up to \$750,000) 2.60%
Conditions: Interest is calculated daily on whole balances and paid monthly. Bonus interest applies to balances in your eSaver Reward Account up to \$100,000 when you deposit \$1,000 or more each month by bank transfer (excluding telegraphic transfers) from a non-Great Southern Bank account into your eligible Everyday Transaction Account, being the Everyday, Everyday Edge, Everyday Youth, Everyday50+, Everyday55+, Everyday Business, Prime Access, Freedom Plus and Platinum Plus Accounts. ¹		Conditions: Interest is calculated daily on whole balances and paid monthly. Bonus interest is applied on top of the base rate if the eSaver Extra account receives deposits totalling at least \$250 each month and no withdrawals are made in the same calendar month. Bonus interest is payable only on balances up to \$750,000. The base rate of interest will be paid on the portion of any balance exceeding \$750,000. ¹	
eSaver Account	Rate	eSaver Plus Account	Rate
All balances	1.75%	Maximum rate	2.30%
Conditions: Interest is calculated daily on whole balances and paid monthly.		Consists of	- base rate 0.10%
			- bonus interest (balances up to \$1,000,000) 2.20%
Everyday 55+ Account	Rate	Conditions: Interest is calculated daily on whole balances and paid monthly. Bonus interest is applied on top of the base rate if the eSaver Plus account receives deposits totalling at least \$200 and no withdrawals are made in the same calendar month. Bonus interest is payable only on balances up to \$1,000,000. The base rate of interest will be paid on the portion of any balance exceeding \$1,000,000. ¹	
A/c Portion		Note: Details of interest rates for other closed products are available on the Great Southern Bank website or on request.	
Under \$5,000	0.10%	eSaver Boost Account	Rate
\$5,000 to \$50,000	1.80%	Maximum rate	2.70%
Over \$50,000	2.80%	Consists of	- base rate 0.10%
Conditions: Interest is calculated on daily balances and paid monthly. Rate applies on a stepped basis. Interest paid at 0.10% pa on balances under \$5,000, at 1.80% pa on balances from \$5,000 to \$50,000, and at 2.80% pa on the portion of the balance over \$50,000.			- bonus interest (balances up to \$500,000) 2.60%
Bonus Saver	Rate	Conditions: Interest is calculated daily on whole balances and paid monthly. Bonus interest is applied on top of the base rate if the eSaver Boost account receives deposits totalling at least \$250 each month and no withdrawals are made in the same calendar month. Bonus interest is payable only on balances up to \$500,000. The base rate of interest will be paid on the portion of any balance exceeding \$500,000. ¹	
Maximum rate	0.20%		
Consists of	- base rate 0.00%		
	- bonus rate 0.20%		
Conditions: Interest is calculated daily on whole balances and paid monthly. Bonus interest is applied on top of the base rate if the Bonus Saver account receives deposits totalling at least \$50 each month and no withdrawals are made in the same calendar month. ¹			

¹For any accounts which are eligible to receive bonus interest, bonus interest will only be paid if you satisfy the bonus interest criteria for that product, and you continue to hold the same product until the last day of the month.