

Savings, Investment and Transaction Accounts



Interest Rates at a glance

St.George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.

Rates available for NSW, ACT, SA, and NT domiciled accounts. All variable rates are subject to change.

This document forms part of the Terms and Conditions for the accounts listed below and the interest rates are current as at the effective date shown. Information provided in this document is subject to change. Where there is a change to information that is not materially adverse to an account holder (such as a short-term increase in applicable interest rates, or a waiver or concession to fees and charges, which maybe available elsewhere, such as only to certain accounts or at certain places or during particular times), we may make that information available elsewhere, such as through the St.George website stgeorge.com.au or in a brochure available at the specific branch to which the changes apply.

You can find out the interest rates that apply to your account at any time by calling **13 33 30** between 8am to 8pm (Sydney time), Monday to Saturday or by email: stgeorge@stgeorge.com.au or by visiting our website: stgeorge.com.au

Savings Accounts		
Maxi Saver Account		
	Standard Variable Rates Effective 18/01/2017	Introductory Fixed Bonus Rate Effective 21/09/2017
Interest calculated	Daily - Interest rate apply to the full account balance	
Interest paid	Monthly	
All Balances	1.00% p.a.	1.80% p.a.
	Introductory Fixed Bonus Rate - If you are a personal customer and open a Maxi Saver account and you have not previously owned a Maxi Saver account, you'll earn the introductory Fixed Bonus Rate on top of the Standard Variable Rate for 3 months from account opening. Offer subject to change.	

Savings Accounts		
Incentive Saver Account		
	Standard Variable Rates Effective 23/12/2016	
Interest calculated	Daily - Interest rate apply to the full account balance	
Interest paid	Monthly	
	Standard Base Rate	Bonus Rate*
All Balances	0.01% p.a.	1.74% p.a.
	*Bonus Rate - payable for each month you make at least one deposit and make no withdrawals by the last Business Day of the month.	

Note: In reference to interest, Business Day means a day we are open for business including Saturday but does not include Sunday or any national public holiday.

Investment Accounts

	Investment Cash Account
	Standard Variable Rate Effective 06/09/2016
Interest calculated	Daily - Interest rate apply to the full account balance
Interest paid	Monthly
Balances up to \$499,999.99	0.25% p.a.
\$500,000 and over	0.45% p.a.

Investment Accounts

	DIY Super Saver	
	Standard Variable Rate Effective 23/12/2016	Introductory Fixed Bonus Rate Effective 05/12/2014
Interest calculated	Daily - Interest rate apply to the full balance	
Interest paid	Monthly	
All Balances	0.75% p.a.	1.25% p.a.
<p>Introductory Fixed Bonus Rate. If a Self managed Super Fund opens DIY Super Saver account and you have not previously owned a DIY Super Saver account, you'll earn the Introductory Fixed Bonus Rate on top of the Standard Variable Rate for 4 months from account opening. Offer subject to change.</p>		

Transaction Accounts

	Retirement Access Plus Effective 23/11/2016
Interest calculated	Daily - Interest rates applied to portions of the account balance as set out below
Interest paid	Monthly
Balances up to \$1,999.99	0.25% p.a.
From \$2,000 up to \$40,999.99	1.00% p.a.
\$41,000 and over	2.00% p.a.

No interest is payable on the following accounts: Complete Freedom, Complete Freedom Student, Concession Account.

Transaction Accounts

Effective 1/09/2017	Society Cheque Account
Interest calculated	Daily - Interest rates apply to the account balance
Interest paid	Monthly
Up to \$499.99	0.00% p.a.
From \$500 to \$3,999.99	0.10% p.a.
From \$4,000 to \$4,999.99	0.10% p.a.
From \$5,000 to \$9,999.99	0.10% p.a.
\$10,000 and over	0.10% p.a.