



Interest Rates for Non-Featured Products

01 April 2026

This document should be read together with Regional Australia Bank's

- Account and Access Facilities Conditions of Use
- Summary of Accounts and Availability of Access Facilities
- Fees, Charges and Transaction Limits

These documents can be found on our website
regionalaustaliabank.com.au/about-us/corporate-documents

Get in touch with us

- Call us on **132 067**
- Email us at enquiries@regionalaustaliabank.com.au
- Write to us at PO Box U631 Armidale NSW 2351
- Visit our website regionalaustaliabank.com.au

These products are issued by Regional Australia Bank Ltd ABN 21 087 650 360
AFSL & Australian Credit Licence 241167

Contents

Current Products Not advertised	3
Savings and Transactions	3
Overdrafts	3
Discontinued Products	4
Transaction Accounts	4
Savings Accounts	5
Overdrafts	6
Credit Cards	6
Personal Loans	6

Current Products Not advertised

Savings and Transactions

Product	Interest Rate
Mortgage Offset Account	No interest earned 100% of the daily balance is offset against the Mortgage Offset Home Loan balance and interest on the loan is reduced accordingly
Partnership Advantage Offset Account	No interest earned 100% of the daily balance is offset against the Partnership Advantage Home Loan balance and interest on the loan is reduced accordingly

Overdrafts

Product	Interest Rate	% p.a.
Temporary Overdraft	All credit balances All debit balances	0.00 Per credit contract

Discontinued Products

Transaction Accounts

Rates effective 01st April 2026

Product	Interest Rate	% p.a.
Access Savings	All credit balances	0.00
Basic Access (Holiday Coast Credit Union: Basic Transaction)	All credit balances	0.00
Basic Retirement Account	Portion less than \$2,000	0.75
	Portion \$2,000 to \$48,600	0.95
	Portion \$48,600 and over	2.20
Direct Debit Account	All credit balances	0.00
eFree	All credit balances	0.00
First Start	All credit balances	0.00
High Rise Account	All credit balances	0.00
MCU Access Savings	No interest earned; 100% of the daily balance is offset against the Mortgage Offset Home Loan balance and interest on the loan is reduced accordingly	
MCU Gold Retirement Account	Balance less than \$1,999.99	0.00
	Balance \$2,000 to \$39,399.99	2.40
	Balance \$34,000 and over	2.60
MCU Salary Packaging Account	All credit balances	0.00

Savings Accounts

Rates effective 01st April 2026

Product	Interest Rate	% p.a.
Christmas Club	All credit balances	0.00
First Start	All credit balances	0.00
Great Day Bonus Saver ¹	All credit balances Bonus Interest ¹	0.00 0.50
MCU Online Savings Account	Base Rate	
	Balance less than \$499	0.00
	Balance \$499 to \$49,999.99	0.40
	Balance \$50,000 and over	0.50
	Bonus Interest³	
	Balance less than \$499.00	0.00
Balance \$499 to \$49,999.99	3.15	
Balance \$50,000 and over	3.15	
Percentage Plus ²	Balance less than \$5,000	0.00
	Balance \$5,000 to \$49,999.99	0.00
	Balance \$50,000 to \$199,999.99	0.00
	Balance \$200,000 and over	0.00
Premium Savings Account	Balance less than \$50,000	0.00
	Balance \$50,000 and over	0.00
Target Savings Account	All credit balances	0.00
Youth Account	All credit balances	0.00

1. Bonus additional interest payable when conditions met: a minimum \$100 customer-initiated deposit and no withdrawals are made in the calendar month the higher rate of interest is paid on daily balance for that month. If minimum deposit of \$100 is not made and/or a withdrawal was actioned within the calendar month, standard interest rate will apply for that month. Interest from previous month(s) does not contribute towards required minimum monthly deposit.
2. Higher rate of interest is paid on the full balance once that tier has been reached.
3. Bonus additional interest payable when conditions met: a minimum \$200 customer deposit per month and make no withdrawals during the month to be eligible for the bonus rate. If both requirements are not met, then rate reverts to current base variable rate.

Overdrafts

Product	Interest Rate	% p.a.
Convenience Plus	All credit balances	0.00
	All debit balances	Per credit contract
Business Access/Overdraft	All credit balances	0.00
	All debit balances	Per credit contract
Residential Overdraft	All credit balances	0.00
	All debit balances	Per credit contract
MCU Visa Access Overdraft	All credit balances	0.35
	All debit balances	Per credit contract

Credit Cards

Product	Interest Rate	% p.a.
MCU Visa Credit Card	Purchases	12.99
	Cash advances	12.99
	First 6 months on balance transfers	6.95
Visa Platinum Rewards Card	Purchases	19.99
	Cash advances	19.99
HCCU Visa Credit Card	Purchases	11.95
	Cash advances	11.95

Personal Loans

Product	Interest Rate	% p.a.
MCU Personal Loan	Standard Variable Rate	10.99
MCU Personal Loan Secured by Vehicle	Used vehicles 1 to 5 years old	8.95
	Used vehicles over 5 years	10.70
MCU Student and Apprentice Loan	Standard Variable Rate	12.20