

Interest Rates for Non-Featured Products Effective 1 December 2023

Not advertised (available for sale)

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				
Temporary Overdraft	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; text-align: center;">All credit balances</td> <td style="width: 50%; text-align: center;">0.00%p.a.</td> </tr> <tr> <td style="text-align: center;">All debit balances</td> <td style="text-align: center;">As per credit contract</td> </tr> </table>	All credit balances	0.00%p.a.	All debit balances	As per credit contract
All credit balances	0.00%p.a.				
All debit balances	As per credit contract				

Discontinued (no longer sold)

If you wish to change your product, please visit regionalaustaliabank.com.au or call us on 132 067.

Savings and Transactions

Product	Interest Rate						
Access Savings	All credit balances 0.00%p.a.						
Christmas Club	All credit balances 0.00%p.a.						
Youth Account	All credit balances 0.00%p.a.						
eFree	All credit balances 0.00%p.a.						
Premium Savings Account	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">Balance less than \$50,000</td> <td style="width: 50%;">0.00%p.a.</td> </tr> <tr> <td>Balance \$50,000 and over</td> <td>0.00%p.a.</td> </tr> </table>	Balance less than \$50,000	0.00%p.a.	Balance \$50,000 and over	0.00%p.a.		
Balance less than \$50,000	0.00%p.a.						
Balance \$50,000 and over	0.00%p.a.						
Target Savings Account	All credit balances 0.00%p.a.						
Basic Retirement Account	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">Portion less than \$2,000</td> <td style="width: 50%;">1.50%p.a.</td> </tr> <tr> <td>Portion \$2,000 to \$48,600</td> <td>1.50%p.a.</td> </tr> <tr> <td>Portion \$48,600 and over</td> <td>2.75%p.a.</td> </tr> </table>	Portion less than \$2,000	1.50%p.a.	Portion \$2,000 to \$48,600	1.50%p.a.	Portion \$48,600 and over	2.75%p.a.
Portion less than \$2,000	1.50%p.a.						
Portion \$2,000 to \$48,600	1.50%p.a.						
Portion \$48,600 and over	2.75%p.a.						

Product	Interest Rate	
High Rise Account	All credit balances	0.00%p.a.
Direct Debit Account	All credit balances	0.00%p.a.
Basic Access (Holiday Coast Credit Union: Basic Transaction)	All credit balances	0.00%pa.
First Start	All credit balances	0.00%p.a.
Great Day Bonus Saver ¹	All credit balances Bonus Interest ¹	0.00%p.a. 0.50%p.a.
Percentage Plus ²	Balance less than \$4,999.99 Balance \$5,000 to \$49,999.99 Balance \$50,000 to \$199,999.99 Balance \$200,000 and over	0.00%p.a. 0.00%p.a. 0.00%p.a. 0.00%p.a.

¹Bonus 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.

²Higher rate of interest is paid on the full balance once that tier has been reached.

Overdrafts

Product	Interest Rate	
Convenience Plus	All credit balances All debit balances	0.00%p.a. As per credit contract
Business Access/Overdraft	All credit balances All debit balances	0.00%p.a. As per credit contract
Residential Overdraft	All credit balances All debit balances	0.00%p.a. As per credit contract

Discontinued Loans

Product
For current interest rates for home loans, personal loans, and credit cards, please refer to your transaction history in Internet Banking or your latest bank statements. Alternatively, you may refer to your credit contract.

Basic Home Loan

Product	Principal & Interest Rate
Basic Variable - Owner Occupier (For applications prior to 03/09/18)	7.19%p.a.
Basic Variable - Investor (For applications from 01/12/2017 to 03/09/18)	8.02%p.a.
Basic Variable - Investor (For applications prior to 01/12/2017)	7.77%p.a.

Contact Us

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