

Withdrawn product rates

Rates listed are for products that are no longer available for sale.

Savings accounts

Children's Savings Account

Balance	Variable rate
\$0 to \$9,999.99	1.80% p.a.
\$10,000 to \$19,999.99	1.85% p.a.
Over \$20,000	1.90% p.a.

Interest is calculated at the applicable rate on the applicable balance.

TeleNet Saver

Rate type	Variable rate
Variable standard interest rate	0.75% p.a.

Smart eSaver

Balance	Standard variable rate	Variable Bonus rate	Variable Smart rate
Up to \$500,000.99	0.75% p.a.	1.45% p.a.	2.20% p.a.
\$500,001 to \$5,000,000.99	0.75% p.a.	0.75% p.a.	1.50% p.a.

The variable Smart rate is calculated by combining the standard variable rate and Bonus rate.



Bank accounts

Complete Account

Balance	Rate
All balances	0.01% p.a.

Hero Transaction Account

Balance	Variable rate
\$0 up to \$5,000.99	0.10% p.a.
\$5,001 or more	0.00% p.a.

Term deposits

TD at Call

Term	Maturity / Annually	Half-yearly	Quarterly	Monthly
1-31 days	0.10% p.a.	N/A	N/A	N/A

Rates displayed are current and were last updated on 18 November 2020. Interest rates on offer may vary at any time without notice.



Gold Term Deposit

Term	Maturity / Annually	Half-yearly	Quarterly	Monthly
1 month	2.00% p.a.	N/A	N/A	N/A
2 months	2.00% p.a.	N/A	N/A	N/A
3 months	3.75% p.a.	N/A	N/A	N/A
4 months	3.00% p.a.	N/A	N/A	N/A
5 months	4.75% p.a.	N/A	N/A	N/A
6 months	4.25% p.a.	N/A	N/A	N/A
7 months	4.00% p.a.	N/A	N/A	N/A
8 months	4.00% p.a.	N/A	N/A	N/A
9 months	4.00% p.a.	N/A	N/A	N/A
10 months	4.00% p.a.	N/A	N/A	N/A
11 months	4.00% p.a.	N/A	N/A	N/A
12 months	4.50% p.a.	4.45% p.a.	4.43% p.a.	4.41% p.a.
24 months	3.90% p.a.	3.86% p.a.	3.84% p.a.	3.83% p.a.
36 months	3.80% p.a.	3.76% p.a.	3.75% p.a.	3.74% p.a.
48 months	3.80% p.a.	3.76% p.a.	3.75% p.a.	3.74% p.a.
60 months	3.80% p.a.	3.76% p.a.	3.75% p.a.	3.74% p.a.

Rates displayed are current and were last updated on 28th February 2025. Interest rates on offer may vary at any time without notice.

Business products

AgriOne Transaction Account Overdraft

Rate type	Rate
Indicative variable rate	8.27% p.a.
Variable overdraft reference rate	8.72% p.a.

The indicative variable rate is based on a fully secured loan option.



Business Equity Line

Rate type	Variable rate
Indicative variable rate	10.23% p.a.
Business Equity Line (reference rate)	11.08% p.a.

The indicative variable rate is based on a fully secured loan option.

Business TeleNet Saver

Rate type	Variable rate
All balances	1.35% p.a.

Business TD Direct

Term	Maturity / Annually
1 month	1.25% p.a.
2 months	1.50% p.a.
3 months	3.50% p.a.
4 months	3.55% p.a.
5 months	3.65% p.a.
6 months	3.75% p.a.
7 months	3.80% p.a.
8 months	3.85% p.a.
9 months	4.00% p.a.
10 months	4.05% p.a.
11 months	4.10% p.a.
1 year	4.25% p.a.
2 years	4.00% p.a.
3 years	4.00% p.a.
4 years	4.00% p.a.
5 years	4.00% p.a.

Rates are subject to change.



Farm Management Term Deposit

Term	Maturity / Annually
1 month	2.25% p.a.
3 months	3.25% p.a.
6 months	3.80% p.a.
9 months	4.05% p.a.
12 months	4.55% p.a.

Rates are subject to change.