

# Withdrawn product rates

**Last updated: 24/04/2025**

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

<b>Term</b>	<b>Maturity / Annually</b>	<b>Half-yearly</b>	<b>Quarterly</b>	<b>Monthly</b>
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	4.20% p.a.	N/A	N/A	N/A
6 months	4.00% p.a.	N/A	N/A	N/A
7 months	3.90% p.a.	N/A	N/A	N/A
8 months	3.90% p.a.	N/A	N/A	N/A
9 months	3.80% p.a.	N/A	N/A	N/A
10 months	3.80% p.a.	N/A	N/A	N/A
11 months	3.80% p.a.	N/A	N/A	N/A
12 months	3.80% p.a.	3.76% p.a.	3.75% p.a.	3.74% p.a.
24 months	3.60% p.a.	3.57% p.a.	3.55% p.a.	3.54% p.a.
36 months	3.60% p.a.	3.57% p.a.	3.55% p.a.	3.54% p.a.
48 months	3.75% p.a.	3.72% p.a.	3.70% p.a.	3.69% p.a.
60 months	3.75% p.a.	3.72% p.a.	3.70% p.a.	3.69% p.a.

Rates displayed are current and were last updated on 24 April 2025. Interest rates on offer may vary at any time without notice.

## Business products

### AgriOne Transaction Account Overdraft

<b>Rate type</b>	<b>Rate</b>
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 Zero Transaction Account

Balance	Variable rate
All balances	N/A

## 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.

## 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.



## 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.

## Corporate Mastercard – Corporate and Executive tiers

Rate type	Variable rate
Ongoing rate (balance transfers, cash advances and purchases)	17.99% p.a.

Fees and charges apply, including an annual fee.

## Business Low Rate Loan

Rate type	Rate
Business low rate (reference rate)	8.22% p.a.

Rate is subject to change and a margin may apply.



## Business FeeSaver Loan

Rate type	Rate
Business FeeSaver rate (reference rate)	8.42% p.a.

Rate is subject to change and a margin may apply.

## Business overdrafts

Rate type	Variable rate
Variable overdraft reference rate (also known as the Business Market Reference Rate) applicable to the Business Zero Transaction Account	11.02% p.a.
Business overdraft reference rate (applicable to the Business Cheque Account)	12.38% p.a.
Variable overdraft reference rate (applicable to the Corporate Transaction Account and Business High Interest Transaction Account)	10.07% p.a.

Rates are subject to change. Details of other fees and charges that may be incurred will be listed in your loan contract or in Your Guide to Banking Fees provided on approval of the facility. A margin may apply to the above rates.

## Things you should know

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