# SAVINGS ACCOUNT INTEREST RATES

Effective 18 November 2026

### Christmas Club Account (S2)

| *Balance* | *Interest Rate (p.a.)* | |
|---|---|---|
| $1 or more | 4.25% | Interest calculated daily and paid annually. Christmas Club funds are Available 1 November to 31 January each year. |

### YAS Young Achiever Savings Account (S50)

| *Balance* | *Interest Rate (p.a.)* | |
|---|---|---|
| $1 or more | 1.40% | Interest calculated daily and paid monthly. |
| Bonus | 1.95%* | |
| Earn up to | 3.35%* | |

*Make a deposit and no withdrawals per calendar month to qualify for Bonus.

### Achieve Saver Account (S55)

| *Balance* | *Interest Rate (p.a.)* | |
|---|---|---|
| $1 – $4,999 | 0.01% | Interest calculated daily on the portion of the balance in each tier and paid monthly. |
| $5,000 or more | 1.35% | |
| Bonus | 1.60%* | |
| Earn up to | 2.96%* | |

*Make a minimum deposit of $50 per calendar month – Note: one withdrawal per calendar month is permitted. Bonus payable on amounts up to $250,000.

### On-Line Saver Account (S70)

| *Balance* | *Interest Rate (p.a.)* | |
|---|---|---|
| $1 or more | 2.00% | Interest calculated daily and paid monthly. |

### iSaver Account (S80)

| *Balance* | *Interest Rate (p.a.)* | |
|---|---|---|
| $1 or more | 1.30% | Interest calculated daily and paid monthly. |
| Bonus | 1.66%* | |
| Earn up to | 2.96%* | |

*Make a minimum deposit of $200 per calendar month to qualify for Bonus. Bonus payable on amounts up to $250,000.

### Superfund Maximiser Account (S75)

| *Balance* | *Interest Rate (p.a.)* | |
|---|---|---|
| $1 to $250,000 | 4.70% | Interest calculated daily on the portion of the balance in each tier and paid monthly. |
| Over $250,000 | 4.70% | |

## EVERYDAY BANKING ACCOUNT CURRENT INTEREST RATES

### Total Access Account (S1)

| *Balance* | *Interest Rate (p.a.)* |
|---|---|
| $1 or more | 0.00% |

### Redi Access Account (S13)

| *Balance* | *Interest Rate (p.a.)* |
|---|---|
| $1 or more | 0.00% |

### Affinity Saver Account (S8)

| *Balance* | *Interest Rate (p.a.)* |
|---|---|
| $2,000 - $100,000 | 4.85% |

### Senior Savers Account (S65)

| *Balance* | *Interest Rate (p.a.)* | |
|---|---|---|
| Up to $9,999 | 1.80% | Interest calculated daily on the portion of balance in each tier and paid quarterly in March, June, September and December. |
| $10,000 - $49,200 | 1.90% | |
| $49,201 to $249,999 | 1.95% | |
| $250,000 or more | 2.15% | |

For more information on these products refer to our separate fact sheets.

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PO Box 1130, Geelong Vic 3220 **Head Office.** Suite 1, 69-71 Moorabool Street, Geelong Vic 3220
Geelong Bank, a division of Hume Bank Ltd ABN 85 051 868 556
**AFSL**/Australian Credit Licence Number. 244248

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# CURRENT INVESTMENT ACCOUNT INTEREST RATES

## Fixed Term Deposit Investment Accounts

| *Balance* | *Interest Rate (p.a.)* | | |
|---|---|---|---|
| | **3 months** | **6 months** | **12 months** |
| $1,000 or more | 3.60% | 5.20% | 5.40% |

Interest rates are fixed for the full term can be automatically reinvested, and interest is paid on maturity. Interest is calculated daily. Minimum balance of $1000.

## Regular Income Investment Accounts

| *Balance* | *Interest Rate (p.a.)* | |
|---|---|---|
| | **6 months** | **12 months** |
| $5,000 or more | 5.10% | 5.30% |

Provides a regular monthly income. Minimum balance $5,000. Interest is calculated daily, fixed for the full term and paid automatically each month into a separate account.

Interest rates together with terms and conditions on all savings accounts, investment accounts, everyday banking accounts and loan/credit facility products are effective as at 02/11/2026, unless otherwise indicated and Geelong Bank reserves the right to vary these. Please check the current rates at www.geelongbank.com.au or any one of our branches. Deposit products are issued by Geelong Bank, a division of Hume Bank Ltd ABN 85 051 868 556 AFSL/Australian Credit Licence Number 244248. Combined deposits of up to $250,000 per member are guaranteed under the Australian Governments Financial Claims Scheme.

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