

Deposit Interest Rates

Important Information –

These rates are effective as at 1st January 2020 and are subject to change without notice.



Fixed Term Deposit Interest Rates

Interest paid on maturity	\$5,000 to \$24,999*	\$25,000 to \$99,999*	\$100,000 plus*
3 Months	1.45%	1.50%	1.55%
6 Months	1.40%	1.45%	1.50%
12 Months	1.35%	1.40%	1.50%
24 Months	1.35%	1.40%	1.50%

Gold Benefits – Fixed Term Deposit Interest Rates

Interest paid fortnightly, maturity or monthly	\$5,000 to \$24,999*	\$25,000 to \$99,999*	\$100,000 plus*
6 Months	1.50%	1.55%	1.60%
12 Months	1.50%	1.55%	1.65%
24 Months	1.45%	1.50%	1.60%

100 Day Special Fixed Term Deposit

Interest paid on maturity	\$5,000 to \$99,999*	\$100,000 plus*
100 Day Standard	1.55%	1.60%
100 Day Gold Benefits	1.65%	1.70%

Cubs and Kickstart Fixed Term Deposit ¹

Interest paid on maturity	\$500 to \$99,999*	\$100,000 plus*
Cubs - 3 Months	1.70%	1.70%
Kickstart - 3 Months	1.70%	1.70%

*Rates quoted apply to individual deposits only.

¹Cubs and Kickstart Fixed Term Deposit available to Cubs and Kickstart account holders only

Interest rates shown are per annum (pa)

Rates and acceptance of deposits over \$500,000 by negotiation.

Early redemption for fixed term deposits is entirely at Coastline's discretion and will incur penalty interest of 0.50% pa. Minimum withdrawal is 50% of total term deposit and requires 24-hours notice.

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Savings Account Interest Rates

	Interest calculated	Interest paid	Basis of calculation	Rate per annum	Including bonus & promo Interest rate
S30 Access	MMB	Monthly	On Total Balance	0.00%	
S2 Access #					
S4 Visa Debit					
S7 Business Access					
S37 Business Access Plus					
S40 Pay As You Go					
S50 Gold Benefits Available to Member 50 years and over. Annual Membership fees apply.	Daily	Monthly	\$50,001 plus ^ \$1 to \$50,000	1.25% 0.40%	
S5 Cubs Access Available to Members aged 0-11 Years inclusive	Daily	Monthly	On Total Balance	2.10%	
S6 Kickstart Access Available to Members aged 12 - 17 years inclusive	Daily	Monthly	On Total Balance	2.00%	
S25 Bonus Reward Saver	Daily	Monthly	On Total Balance	0.05%	1.70% *
S35 eSaver	Daily	Monthly	\$100,000 plus ^ Nil to \$99,999	0.20% 0.10%	1.50% ++ 1.40% ++
S55 eXtreme Saver	Daily	Monthly	\$1 to \$250,000	1.20%	
S15 Christmas Club	MMB	Monthly	On total balance	0.25%	
S10 Community Support Account	MMB	Monthly	On total balance	0.10%	
S82 Mortgage Offset >	N/A	N/A	N/A	Nil	
S14 Cash Management # S24 Business Cash Management #	Daily	Monthly	\$100,000 plus ^ \$50,000 to \$99,999 \$5,000 to \$49,999	0.75% 0.10% 0.05%	
S11 Retirement Access Account #	MMB	Monthly	\$50,001 plus ^ \$1 to \$50,000	1.25% 0.40%	
S97 Budget Saver	N/A	N/A	N/A	Nil	

Accounts no longer available. Rates applicable to existing accounts only.

* Coastline S25 Bonus Saver: Bonus Rate paid on the last day of each month if at least one deposit of \$20 and no withdrawals made in the calendar month.

++ Coastline S35 eSaver: Bonus Rate paid on the last day of each month if at least one deposit of \$500 and no withdrawals made in the calendar month.

^ Acceptance of deposits over \$250,000 at Coastline's discretion. Bonus rate may not be applicable on this product on higher amounts.

> The balance of the S82 Mortgage Offset account is 100% offset against your Minimiser Home Loan balance when interest is calculated.

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