

# Deposit Interest Rates

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Important Information –

These rates are effective as at 13<sup>th</sup> December 2021 and are subject to change without notice.



## Fixed Term Deposit Interest Rates

Interest paid on maturity			
	\$5,000 to \$24,999*	\$25,000 to \$49,999*	\$50,000 plus*
3 Months	0.10%	0.12%	0.15%
6 Months	0.30%	0.35%	0.40%
12 Months	0.40%	0.45%	0.60%
24 Months	0.45%	0.50%	0.60%

## Gold Benefits – Fixed Term Deposit Interest Rates

Interest paid fortnightly, maturity or monthly			
	\$5,000 to \$24,999*	\$25,000 to \$49,999*	\$50,000 plus*
6 Months	0.40%	0.45%	0.50%
12 Months	0.50%	0.55%	0.70%
24 Months	0.55%	0.60%	0.70%

## Cubs and Kickstart Fixed Term Deposit <sup>1</sup>

Interest paid on maturity		
	\$500 to \$5,000	\$5,000 plus*
Cubs - 3 Months	1.00%	Please see carded rates above
Kickstart - 3 Months	1.00%	Please see carded rates above

\*Rates quoted apply to individual deposits only.

<sup>1</sup>Cubs and Kickstart Fixed Term Deposit available to Cubs and Kickstart account holders only. Maximum investment amount is \$5,000 any investments above \$5,000 will need to be placed on another one of Coastline's carded Term Deposit accounts.

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 0.25% pa.

Minimum withdrawal is 50% of total term deposit and requires 24-hours notice.

## Savings Account Interest Rates

	Interest calculated	Interest paid	Basis of calculation	Rate per annum	Including bonus & promo Interest rate
Coastline Access	MMB	Monthly	On Total Balance	0.00%	
Pay As You Go					
Visa Debit					
Business Access					
Business Access Plus					
Gold Benefits Available to Member 50 years and over. Annual Membership fees apply.	Daily	Monthly	\$50,001 plus ^ \$1 to \$50,000	0.25% 0.05%	
Cubs Access Available to Members aged 0-11 Years inclusive	Daily	Monthly	\$20,001 plus^ 10,001 to \$20,000 Nil to \$10,000	0.10% 0.25% 1.00%	
Kickstart Access Available to Members aged 12 - 17 years inclusive			\$20,001 plus^ 10,001 to \$20,000 Nil to \$10,000	0.10% 0.25% 1.00%	
Bonus Reward Saver			On Total Balance	0.01%	0.25% *
eSaver	Daily	Monthly	On Total Balance	0.01%	0.25% ++
Christmas Club	MMB	Monthly	On Total Balance	0.05%	
Community Support Account	MMB	Monthly	On Total Balance	0.10%	
Mortgage Offset >	N/A	N/A	N/A	Nil	
Budget Saver	N/A	N/A	N/A	Nil	

## Accounts no longer available (rates applicable to existing accounts only)

Cash Management	Daily	Monthly	\$50,001 plus^	0.10%	
Business Cash Management			\$1 to \$50,000	0.01%	
Retirement Access Account	MMB	Monthly	\$50,001 plus ^ \$1 to \$50,000	0.25% 0.05%	
eXtreme Saver	Daily	Monthly	\$50,001 plus ^ \$1 to \$50,000	0.25% 0.05%	
High Saver	Daily	Monthly	\$50,001 plus ^ \$1 to \$50,000	0.25% 0.05%	
Access	MMB	Monthly	On Total Balance	0.00%	

\* Coastline 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 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 Mortgage Offset account is 100% offset against your Minimiser Home Loan balance when interest is calculated.



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