

Deposit Interest Rates

Important Information –

These rates are effective as of 28th January 2025 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	3.80%	3.90%	4.00%
6 Months	4.40%	4.50%	4.60%
12 Months	4.20%	4.30%	4.40%
24 Months	3.60%	3.70%	3.80%

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	4.50%	4.60%	4.70%
12 Months	4.30%	4.40%	4.50%
24 Months	3.70%	3.80%	3.90%

Cubs and Kickstart Fixed Term Deposit ¹

Interest paid on maturity		
	\$500 to \$10,000	\$10,000 plus*
Cubs - 3 Months	4.45%	Not available
Kickstart - 3 Months	4.45%	Not available

*Rates quoted apply to individual deposits only.

¹Cubs and Kickstart Fixed Term Deposit available to Cubs and Kickstart account holders only. Maximum investment amount is \$10,000 any investments above \$10,000 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 1.00% pa.

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	\$50,000 plus ^ \$25,000 to \$49,999 \$1 to \$24,999	3.00% 2.25% 0.50%	
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% 3.00%	
Kickstart Access Available to Members aged 12 - 17 years inclusive	Daily	Monthly	\$20,001 plus^ 10,001 to \$20,000 Nil to \$10,000	0.10% 0.25% 3.00%	
Bonus Reward Saver	Daily	Monthly	On Total Balance	0.40%	4.00% *
Rise Online Saver	Daily	Monthly	On Total Balance	2.45%	4.65 ¹
eSaver	Daily	Monthly	On Total Balance	0.40%	4.25% ++
Christmas Club	MMB	Monthly	\$1,000 plus \$1 to \$999	1.75% 0.50%	
Community Support Account	MMB	Monthly	\$1,000 plus \$1 to \$999	2.25% 0.50%	
Mortgage Offset >	N/A	N/A	N/A	Nil	
Budget Saver	N/A	N/A	N/A	Nil	

* 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.

MMB = Minimum monthly balance

¹ Limit of one Rise account per membership. Fixed introductory interest is only available on the first Rise account opened by customers who have not held a Rise account within the last 12 months. The base variable rate applies after the initial 6-month introductory offer.

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

Cash Management Business Cash Management	Daily	Monthly	\$50,000 plus^	2.25%
			\$25,000 to \$49,999	0.50%
			\$1 to \$24,999	0.01%
Retirement Access Account	MMB	Monthly	\$50,000 plus^	2.25%
			\$25,000 to \$49,999	1.50%
			\$1 to \$24,999	0.45%
eXtreme Saver	Daily	Monthly	\$50,000 plus^	2.25%
			\$25,000 to \$49,999	1.50%
			\$1 to \$24,999	0.50%
High Saver	Daily	Monthly	\$50,001 plus ^	2.25%
			\$25,000 to \$49,999	1.50%
			\$1 to \$24,999	0.50%
Access	MMB	Monthly	On Total Balance	0.00%



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