Discontinued Products

Rates Effective 17-Nov-2026

Loans

Essential Home Loan

LVR	Repayments	Annual Rate	Comparison Rate
<=80%	Principal & Interest	6.44%	6.49%
<=80%	Interest Only	6.59%	6.64%
80.01% <= 90%	Principal & Interest	6.54%	6.59%
80.01% <= 90%	Interest Only	6.69%	6.74%
90.01% - 95%	Principal & Interest	6.64%	6.69%
90.01% - 95%	Interest Only	6.79%	6.84%

Basic Variable Home Loan

LVR	Repayments	Annual Rate	Comparison Rate
<=80%	Principal & Interest	6.69%	6.74%
<=80%	Interest Only	6.94%	6.99%
80.01% <= 90%	Principal & Interest	6.69%	6.74%
80.01% <= 90%	Interest Only	6.94%	6.99%
90.01% - 95%	Principal & Interest	6.69%	6.74%
90.01% - 95%	Interest Only	6.94%	6.99%

Bundled Home Loan

LVR	Repayments	Annual Rate	Comparison Rate
<=80%	Principal & Interest	7.09%	7.14%
<=80%	Interest Only	7.24%	7.29%
80.01% <= 90%	Principal & Interest	7.19%	7.24%
80.01% <= 90%	Interest Only	7.34%	7.39%
90.01% - 95%	Principal & Interest	7.29%	7.34%
90.01% - 95%	Interest Only	7.44%	7.49%

Wealth Package Home Loan

LVR	Repayments	Annual Rate	Comparison Rate
<=80%	Principal & Interest	6.99%	7.27%
<=80%	Interest Only	7.14%	7.41%
80.01% <= 90%	Principal & Interest	7.09%	7.37%
80.01% <= 90%	Interest Only	7.24%	7.51%
90.01% - 95%	Principal & Interest	7.19%	7.47%
90.01% - 95%	Interest Only	7.34%	7.61%

Wealth Package Investment

LVR	Repayments	Annual Rate	Comparison Rate
<=80%	Principal & Interest	7.69%	7.96%
<=80%	Interest Only	7.84%	8.11%
80.01% <= 90%	Principal & Interest	7.79%	8.06%
80.01% <= 90%	Interest Only	7.94%	8.21%
90.01% - 95%	Principal & Interest	7.89%	8.16%
90.01% - 95%	Interest Only	8.04%	8.31%

Personal Loans

Solar Loan

LVR	Repayments	Annual Rate	Comparison Rate
N/A	Principal & Interest	5.94%	6.72%

Transact / Savings accounts

Account	Tier	Annual Rate
S1 - On call Account	**$0.01 and over**	**0.01%**
S2/S22 Star Saver	**$0.01 and over**	**0.75%**
S2/S22 Star Saver	**~Bonus rate**	**4.35%**
	With Bonus Interest	**5.10%**
S3 - Business Transact	**$0.01 and over**	**0.01%**
S4 Visa Account	**$0.01 and over**	**0.01%**
S5 - Christmas Club	**$0.01 and over**	**2.90%**
S6 - myGoal	**$0.01 and over**	**0.05%**
S6 - myGoal	**^ Bonus rate**	**5.15%**
	With Bonus Interest	**5.20%**
S9 Money Manager	**$1 to $19,999.99**	**1.55%**
S9 Money Manager	***$20,000 to $49,999.99**	**1.80%**
S9 Money Manager	***$50,000 to $99,999.99**	**2.00%**
S9 Money Manager	***$100,000 and over**	**2.25%**
S10 - Savings Investment	***$1 to $19,999.99**	**0.05%**
S10 - Savings Investment	***$20,000 to $49,999.99**	**0.60%**
S10 - Savings Investment	***$50,000 and over**	**0.85%**
S11/S12 Retirement Plus	**$0.01 to $100,000**	**1.20%**
S11/S12 Retirement Plus	**$100,001 to $250,000**	**1.60%**
S11/S12 Retirement Plus	**$250,001 and over**	**2.75%**
S13 Community Care	**$0.01 and over**	**0.01%**
S14 Disability Support	**Up to $19,999.99**	**0.01%**
S14 Disability Support	***$20,000 and over**	**0.60%**
S15 Youth Transact	**$0.01 and over**	**0.01%**
S18 Club & Community Transact	**$0.01 and over**	**0.01%**
S19 Club & Community eSaver	**$0.01 and over**	**2.90%**
S20 - eSaver	**$0.01 and over**	**2.90%**
S21 - eAccess	**$0.01 and over**	**0.01%**
S25 Youth Saver	**$0.01 and over**	**0.75%**
S25 Youth Saver	**# Bonus rate**	**4.35%**
	With Bonus Interest	**5.10%**
S40 - Offset	**No credit interest is paid on this account.**	

* Interest paid on full account balance once balance hurdle is reached.
** Minimum account balance $5,000
~ Bonus rate is an additional amount of interest paid by making a minimum monthly deposit of $20 and no withdrawals in the month.
^ Bonus rate is an additional amount of interest paid by making a minimum monthly deposit of $250 and no withdrawals in the month.
# Bonus rate is an additional amount of interest paid by making a minimum monthly deposit of $50 and no withdrawals in the month.

Comparison Rate Warning: Home loan comparison rates are based on a loan amount of $150,000 over the term of 25 years. These comparison rates apply only to the examples given. Different amounts and terms will result in different Comparison Rates. Costs such as redraw and early repayment fees and cost savings such as fee waivers are not included in the Comparison Rate but may influence the cost of the loan.

General Advice Warning: You should consider the appropriateness of the information provided with regard to your particular financial situation and needs. You should consult the Financial Services Guide and Product & Services Terms & Conditions booklet before making a decision to apply for products with BankWAW. This documentation is available at any BankWAW Service Centre.

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