Transaction & Savings Accounts

Rates Effective 01-Nov-2026

bank WAW

Transaction Accounts

Account	Tier	Annual Rate
Everyday Transact	**$0.01 and over**	**0.01%**
Mortgage Offset	**$0.01 and over**	**0.00%**
Pension Plus	**Up to $100,000**	**1.20%**
	$100,001 to $250,000	**1.60%**
	$250,001 and over	**2.75%**
Youth Transact	**$0.01 and over**	**0.01%**
Disability Support Account	**$0.01 and over**	**0.01%**
Club & Community Transact	**$0.01 and over**	**0.01%**
Sub-Transact Account	**$0.01 and over**	**0.00%**

Savings Accounts

Account	Tier	Annual Rate
Everyday Saver	**$0.01 and over**	**2.90%**
Bonus Saver	**$0.01 and over**	**0.05%**
	^ Bonus rate	**5.15%**
	With Bonus Interest	**5.20%**
Christmas Saver	**$0.01 and over**	**2.90%**
Star Saver	**$0.01 and over**	**0.75%**
	~ Bonus rate	**4.35%**
	With Bonus Interest	**5.10%**
Youth Saver	**$0.01 and over**	**0.75%**
	# Bonus rate	**4.35%**
	With Bonus Interest	**5.10%**
Club & Community Saver	**$0.01 and over**	**2.90%**

Business Accounts

Account	Tier	Annual Rate
Business Saver	**$0.01 and over**	**2.65%**
Business Basic	**$0.01 and over**	**0.01%**
Business Transact	**$0.01 and over**	**0.01%**
SMSF Saver	**$0.01 and over**	**2.65%**

* Interest paid on full account balance once balance hurdle is reached.

~ 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.

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. All information contained in this schedule is correct at time of publication but is subject to change without

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