

## Deposit rate schedule

Everyday Account	Rate
Nil interest rate payable	Nil

  

First Everyday Account (No longer available to new applicants)	Rate
Nil interest rate payable	Nil

  

Advantage Plus Account	Rate
Up to \$4,999	0.01%
\$5,000 to \$49,999	0.10%
\$50,000 and over	0.40%
Interest is calculated on daily balances on a stepped basis and paid quarterly.	

  

Cash Management Account (No longer available to new applicants)	Rate
Up to \$4,999	Nil
\$5,000 to \$49,999	0.01%
\$50,000 to \$249,999	0.10%
\$250,000 and over	0.20%
Interest is calculated on daily balances and paid monthly. The rate applies to the whole balance.	

  

Current Account - Including Business & Commercial Current Accounts <small>(Current Account and Commercial Current Account no longer available to new applicants)</small>	Rate
All balances	0.01%
Interest is calculated on daily balances and paid quarterly. The rate applies on a stepped basis. Currently all balances are paid the same rate.	

  

Visa Account - Including Business Visa Account <small>(Business Visa Account no longer available to new applicants)</small>	Rate
All credit balances	0.01%
Interest is calculated on daily balances and paid quarterly. The rate applies on a stepped basis. Currently all credit balances are paid the same rate.	

  

Christmas Savings Account (No longer available to new applicants)	Rate
Nil interest rate payable	Nil

  

Bonus Saver Account	Base rate	Bonus rate
Up to \$99,999	0.01%	0.70%
\$100,000 and over	0.01%	0.20%
Conditions: Bonus rate interest is paid if deposits totalling at least \$100 and no debit transactions are made to the account during the calendar month. Interest is calculated daily on whole balances and paid monthly. Bonus Rate quoted includes Base Rate.  Bonus Saver accounts are restricted to maximum 2 per member. Cards cannot be linked to a Bonus Saver account.		

  

eSave Account	Rate
Up to \$4,999	Nil
\$5,000 and over	0.20%
Interest is calculated on daily balances and paid monthly. The rate applies to the whole balance.	

  

Term Deposit - Minimum deposit \$1,000	Rate
1 month	0.05%
2 months	0.15%
3 months	0.40%
4 months	0.40%
5 months	0.40%
6 months	0.45%
7 months	0.40%
8 months	0.40%
9 months	0.50%
10 months	0.40%
11 months	0.40%
1 year	0.60%
2 years	0.70%
3 years	0.80%
4 years	0.90%
5 years	1.00%
Interest for term deposits is paid on maturity or annually if term exceeds 12 months. Rates for deposits in excess of \$1M are available on request.	

Interest rates are on a per annum basis and are current as at 14 December 2021. Interest rates are subject to change. Current interest rates are available at [racq.com/banking-rates](http://racq.com/banking-rates), by phoning 13 1905 or at any RACQ Bank branch. Terms, conditions, fees and charges apply. Please read the RACQ Bank Terms and Conditions for full details and before making a decision. Product issuer is Members Banking Group Limited ABN 83 087 651 054 AFSL/Australian credit licence 241195 trading as RACQ Bank.

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