

**Savings Account**

**Access Account**

\$1 to \$4,999	0.50%
\$5,000 to \$9,999	0.50%
\$10,000 to \$19,999	0.50%
\$20,000 to \$49,999	0.50%
\$50,000 to \$99,999	1.00%
\$100,000 and above	1.00%

Interest calculated daily on whole of balance and credited quarterly.

**Cash Management – Transaction Account**

\$1 to \$4,999	0.00%
\$5,000 to \$19,999	0.95%
\$20,000 to \$49,999	1.35%
\$50,000 to \$99,999	2.60%
\$100,000 to \$249,999	3.35%
\$250,000 and over	3.45%

\$5,000 minimum opening balance only. Interest calculated daily on whole of balance and credited monthly.

**Cash Management – High Yield Account**

\$1 to \$4,999	0.00%
\$5,000 to \$19,999	2.10%
\$20,000 to \$49,999	3.10%
\$50,000 to \$149,999	3.95%
\$150,000 and over	4.25%

Funds fixed for 7 days then at call. \$5,000 minimum balance, \$500 minimum transaction. Interest calculated daily on whole of balance and credited quarterly.

**Community Access Account**

\$1 to \$4,999	0.75%
\$5,000 to \$149,999	3.95%
\$150,000 to \$499,999	4.25%
\$500,000 and over	4.40%

Interest calculated daily on balance and paid monthly. Available only to schools and non-profit organisations.

**Cyber Saver Account**

\$1 to \$4,999	1.00%
\$5,000 to \$149,999	4.00%
\$150,000 and over	4.25%

Funds available at call and accessed via internet banking. Interest calculated daily on whole of balance and credited monthly.

**Christmas Club Account**

Any balance	1.25%
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Funds Available from Nov 1. Interest calculated daily on whole of balance and credited on Nov 30. Automatic transfer of balance on Dec 1.

**Deeming Account**

\$0 to \$1,999	0.10%
\$2,000 to \$41,999	2.00%
\$42,000 and over	3.00%

Interest calculated daily on portion of balance within each interest tier and credited quarterly. Available to eligible member only.

**Incentive Saver Account**

\$1 to \$4,999	0.60% + 2.40% p.a. bonus interest#
\$5,000 and over	0.60% + 2.40%p.a. bonus interest#

Interest calculated daily on whole of balance and credited monthly. # At least \$100 deposited per month and zero withdrawals per month.

**mySaver Account (for 0 – 25 year olds)**

\$0.01 and over	0.60% + 2.65% p.a. bonus interest#
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Interest calculated daily on whole of balance and credited monthly. # At least \$1 deposited per month and zero withdrawals per month.

**rediATM**

NAB has joined the  
rediATM network  
and doubled our ATM  
fleet to 3,100 locations  
Australia-wide.

From 1 September, you  
can now enjoy direct  
charge free\* rediATM  
access at any NAB ATM.

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your nearest  
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free ATM visit  
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\*Regular transaction fees apply.