



# Macquarie transaction and savings accounts previous interest rates

This document provides a snapshot of previous interest rates for the Macquarie transaction and savings accounts.

For details on current interest rates please visit our website [www.macquarie.com.au/everyday-banking](http://www.macquarie.com.au/everyday-banking)

Stepped interest was previously payable on deposits in Transaction and Savings Accounts based on your balance as follows:

## Effective 17 October 2024

Product	Balance	Variable Interest rate
Transaction Accounts	\$0 - \$250,000	2.75%
	\$250,000.01 - \$1,000,000	2.75%
	\$1,000,000.01 and above	2.75%
Savings Accounts	\$0 - \$250,000	5.00%
	\$250,000.01 - \$1,000,000	5.00%
	\$1,000,000.01 and above	2.75%

## Effective 17 November 2023

Product	Balance	Variable Interest rate
Transaction Accounts	\$0 - \$250,000	4.75%
	\$250,000.01 - \$1,000,000	4.75%
	\$1,000,000.01 and above	3.35%
Savings Accounts	\$0 - \$250,000	4.75%
	\$250,000.01 - \$1,000,000	4.75%
	\$1,000,000.01 and above	3.35%

## Effective 23 August 2023

Product	Balance	Variable Interest rate
Transaction Accounts	\$0 - \$250,000	4.50%
	\$250,000.01 - \$1,000,000	4.50%
	\$1,000,000.01 and above	3.10%
Savings Accounts	\$0 - \$250,000	4.50%
	\$250,000.01 - \$1,000,000	4.50%
	\$1,000,000.01 and above	3.10%

## Effective 23 June 2023

Product	Balance	Variable Interest rate
Transaction Accounts	\$0 - \$250,000	4.50%
	\$250,000.01 - \$1,000,000	3.95%
	\$1,000,000.01 and above	3.10%
Savings Accounts	\$0 - \$250,000	4.50%
	\$250,000.01 - \$1,000,000	3.95%
	\$1,000,000.01 and above	3.10%

**Effective 19 May 2023**

Product	Balance	Variable Interest rate
Transaction Accounts	\$0 - \$250,000	4.25%
	\$250,000.01 - \$1,000,000	3.70%
	\$1,000,000.01 and above	2.85%
Savings Accounts	\$0 - \$250,000	4.25%
	\$250,000.01 - \$1,000,000	3.70%
	\$1,000,000.01 and above	2.85%

**Effective 22 March 2023**

Product	Balance	Variable Interest rate
Transaction Accounts	\$0 - \$250,000	4.00%
	\$250,000.01 - \$1,000,000	3.45%
	\$1,000,000.01 and above	2.60%
Savings Accounts	\$0 - \$250,000	4.00%
	\$250,000.01 - \$1,000,000	3.45%
	\$1,000,000.01 and above	2.60%

**Effective 22 February 2023**

Product	Balance	Variable Interest rate
Transaction Accounts	\$0 - \$250,000	3.80%
	\$250,000.01 - \$1,000,000	3.30%
	\$1,000,000.01 and above	2.45%
Savings Accounts	\$0 - \$250,000	3.80%
	\$250,000.01 - \$1,000,000	3.30%
	\$1,000,000.01 and above	2.45%

**Effective 16 December 2022**

Product	Balance	Variable Interest rate
Transaction Accounts	\$0 - \$250,000	3.70%
	\$250,000.01 - \$1,000,000	3.20%
	\$1,000,000.01 and above	2.35%
Savings Accounts	\$0 - \$250,000	3.70%
	\$250,000.01 - \$1,000,000	3.20%
	\$1,000,000.01 and above	2.35%

**Effective 16 November 2022**

Product	Balance	Variable Interest rate
Transaction Accounts	\$0 - \$250,000	3.45%
	\$250,000.01 - \$1,000,000	2.95%
	\$1,000,000.01 and above	2.10%
Savings Accounts	\$0 - \$250,000	3.45%
	\$250,000.01 - \$1,000,000	2.95%
	\$1,000,000.01 and above	2.10%

**Effective 14 October 2022**

Product	Balance	Variable Interest rate
Transaction Accounts	\$0 - \$250,000	3.20%
	\$250,000.01 - \$1,000,000	2.70%
	\$1,000,000.01 and above	1.85%
Savings Accounts	\$0 - \$250,000	3.20%
	\$250,000.01 - \$1,000,000	2.70%
	\$1,000,000.01 and above	1.85%

**Effective 16 September 2022**

Product	Balance	Variable Interest rate
Transaction Accounts	\$0 - \$250,000	2.75%
	\$250,000.01 - \$1,000,000	2.35%
	\$1,000,000.01 and above	1.50%
Savings Accounts	\$0 - \$250,000	2.75%
	\$250,000.01 - \$1,000,000	2.35%
	\$1,000,000.01 and above	1.50%

**Effective 12 August 2022**

Product	Balance	Variable Interest rate
Transaction Accounts	\$0 - \$250,000	2.25%
	\$250,000.01 - \$1,000,000	1.85%
	\$1,000,000.01 and above	1.15%
Savings Accounts	\$0 - \$250,000	2.25%
	\$250,000.01 - \$1,000,000	1.85%
	\$1,000,000.01 and above	1.15%

**Effective 14 July 2022**

Product	Balance	Variable Interest rate
Transaction Accounts	\$0 - \$250,000	1.75%
	\$250,000.01 - \$1,000,000	1.35%
	\$1,000,000.01 and above	0.85%
Savings Accounts	\$0 - \$250,000	1.75%
	\$250,000.01 - \$1,000,000	1.35%
	\$1,000,000.01 and above	0.85%

**Effective 17 June 2022**

Product	Balance	Variable Interest rate
Transaction Accounts	\$0 - \$250,000	1.50%
	\$250,000.01 - \$1,000,000	1.00%
	\$1,000,000.01 and above	0.85%
Savings Accounts	\$0 - \$250,000	1.50%
	\$250,000.01 - \$1,000,000	1.00%
	\$1,000,000.01 and above	0.85%

**Effective 13 May 2022**

Product	Balance	Variable Interest rate
Transaction Accounts	\$0 - \$250,000	0.20%
	\$250,000.01 - \$1,000,000	0.20%
	\$1,000,000.01 and above	0.20%
Savings Accounts	\$0 - \$250,000	1.00%
	\$250,000.01 - \$1,000,000	0.70%
	\$1,000,000.01 and above	0.60%

**Effective 6 May 2022**

Product	Balance	Variable Interest rate
Transaction Accounts	\$0 - \$250,000	0.20%
	\$250,000.01 - \$1,000,000	0.20%
	\$1,000,000.01 and above	0.20%
Savings Accounts	\$0 - \$250,000	0.95%
	\$250,000.01 - \$1,000,000	0.70%
	\$1,000,000.01 and above	0.70%

**Effective 26 February 2021**

Product	Balance	Variable Interest rate
Transaction Accounts	\$0 - \$249,999.99	0.20%
	\$250,000 - \$999,999.99	0.20%
	\$1,000,000 and above	0.20%
Savings Accounts	\$0 - \$249,999.99	0.95%
	\$250,000 - \$999,999.99	0.70%
	\$1,000,000 and above	0.70%

**Effective 13 November 2020**

Product	Balance	Variable Interest rate
Transaction Accounts	\$0 - \$249,999.99	0.20%
	\$250,000 - \$999,999.99	0.20%
	\$1,000,000 and above	0.20%
Savings Accounts	\$0 - \$249,999.99	1.20%
	\$250,000 - \$999,999.99	0.95%
	\$1,000,000 and above	0.95%

**Effective 25 August 2020**

Product	Balance	Variable Interest rate
Transaction Accounts	\$0 - \$249,999.99	0.35%
	\$250,000 - \$999,999.99	0.35%
	\$1,000,000 and above	0.35%
Savings Accounts	\$0 - \$249,999.99	1.35%
	\$250,000 - \$999,999.99	1.35%
	\$1,000,000 and above	1.05%

**Effective 23 March 2020**

Product	Balance	Variable Interest rate
Transaction Accounts	Up to \$4,999.99	0.35%
	\$5,000 - \$24,999.99	0.35%
	\$25,000 - \$99,999.99	0.35%
	\$100,000 - \$249,999.99	0.35%
	\$250,000 - \$999,999.99	0.35%
	\$1,000,000 and above	0.35%
Savings Accounts	Up to \$24,999.99	1.35%
	\$25,000 - \$99,999.99	1.35%
	\$100,000 - \$249,999.99	1.35%
	\$250,000 - \$999,999.99	1.35%
	\$1,000,000 and above	1.05%

**Effective 4 October 2019**

Product	Balance	Variable Interest rate
Transaction Accounts	Up to \$4,999.99	0.00%
	\$5,000 - \$24,999.99	0.35%
	\$25,000 - \$99,999.99	0.35%
	\$100,000 - \$249,999.99	0.35%
	\$250,000 - \$999,999.99	0.35%
	\$1,000,000 and above	0.35%
Savings Accounts	Up to \$24,999.99	0.35%
	\$25,000 - \$99,999.99	1.35%
	\$100,000 - \$249,999.99	1.35%
	\$250,000 - \$999,999.99	1.35%
	\$1,000,000 and above	0.35%

**Effective 5 July 2019**

Product	Balance	Variable Interest rate
Transaction Accounts	Up to \$4,999.99	0.00%
	\$5,000 - \$24,999.99	0.60%
	\$25,000 - \$99,999.99	0.60%
	\$100,000 - \$249,999.99	0.60%
	\$250,000 - \$999,999.99	0.60%
	\$1,000,000 and above	0.60%
Savings Accounts	Up to \$24,999.99	0.60%
	\$25,000 - \$99,999.99	1.60%
	\$100,000 - \$249,999.99	1.60%
	\$250,000 - \$999,999.99	1.60%
	\$1,000,000 and above	0.60%

**Effective 7 June 2019**

Product	Balance	Variable Interest rate
Transaction Accounts	Up to \$4,999.99	0.00%
	\$5,000 - \$24,999.99	0.85%
	\$25,000 - \$99,999.99	0.85%
	\$100,000 - \$249,999.99	0.85%
	\$250,000 - \$999,999.99	0.85%
	\$1,000,000 and above	0.85%
Savings Accounts	Up to \$24,999.99	0.85%
	\$25,000 - \$99,999.99	1.85%
	\$100,000 - \$249,999.99	1.85%
	\$250,000 - \$999,999.99	1.85%
	\$1,000,000 and above	0.85%

**Effective 1 January 2018**

Product	Balance	Variable Interest rate
Transaction Accounts	Up to \$4,999.99	0.00%
	\$5,000 - \$24,999.99	1.10%
	\$25,000 - \$99,999.99	1.10%
	\$100,000 - \$249,999.99	1.10%
	\$250,000 - \$999,999.99	1.10%
	\$1,000,000 and above	1.10%
Savings Accounts	Up to \$24,999.99	1.10%
	\$25,000 - \$99,999.99	2.10%
	\$100,000 - \$249,999.99	2.10%
	\$250,000 - \$999,999.99	2.10%
	\$1,000,000 and above	1.10%

All rates above were variable and subject to change. Each rate applied to the portion of the total balance that fell within that balance bracket.

Refer to the [Macquarie Bank Account terms and conditions](#) and our [website](#) for further information on interest.

Macquarie Transaction and Savings Accounts are deposit accounts issued by Macquarie Bank Limited  
ABN 46 008 583542, AFSL 237502.