

Macquarie transaction and savings accounts previous interest rates card



This document provides a snapshot of previous interest rates for the Macquarie transaction and savings accounts. For details on current interest rates, please visit www.macquarie.com.au/everyday-banking/transaction-savings-account-terms-and-conditions.

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

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 section 3 of the Macquarie transaction and savings terms and conditions for further information on interest, please visit www.macquarie.com.au/everyday-banking/transaction-savings-account-terms-and-conditions.

There is no interest paid on deposits in Offset Accounts.

Macquarie Transaction and Savings Accounts are deposit accounts issued by Macquarie Bank Limited ABN 46 008 583 542, AFSL 237502.