Deposit rate schedule

Everyday Account	Rate
Nil interest rate payable	Nil

Advantage Plus Account	Rate
Up to $4,999	0.01%
Over $4,999 to $49,999	1.75%
Over $49,999	3.25%
Interest is calculated on daily balances on a stepped basis[1] and paid quarterly.	

Cash Management Account (No longer available to new applicants)	Rate
Up to $4,999	Nil
Over $4,999 to $49,999	1.25%
Over $49,999 to $249,999	1.50%
Over $249,999	1.75%
Interest is calculated on daily closing balances and paid monthly. A single interest rate applies to the whole closing balance of your account.	

Current Account - Including Business & Commercial Current Accounts (Current Account and Commercial Current Account no longer available to new applicants)	Rate
All balances	0.01%
Interest is calculated on daily balances and paid quarterly. The rate applies on a stepped basis[1]. Currently all balances are paid the same rate.	

Visa Account - Including Business Visa Account (Visa Accounts are no longer available to new applicants)	Rate
All credit balances	0.01%
Interest is calculated on daily balances and paid quarterly. The rate applies on a stepped basis[1]. 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%	5.25%
Over $99,999	0.01%	3.00%
Conditions: Bonus rate applies if deposits totalling at least $100 and no debit transactions are made to the account during the calendar month. Bonus Rate quoted includes Base rate. Interest is calculated on a daily basis and paid monthly. A single interest rate (either the Base Rate or one of the Bonus Rates) applies to the whole daily closing balance of the account. For the final day of each month whether a Bonus Rate or Base Rate is applied is determined by reference to meeting the criteria in the following calendar month. Interest for the final day of each month is paid with the following month's interest.		

eSave Account	Rate
All balances	3.00%
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	0.55%
2 months	1.60%
3 months	**5.00%**
4 months	3.50%
5 months	3.50%
6 months	**5.30%**
7 months	3.50%
8 months	3.50%
9 months	3.75%
10 months	3.50%
11 months	3.50%
1 year	**5.35%**
2 years	3.30%
3 years	3.30%
4 years	3.30%
5 years	3.30%
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 effective 30 June 2026. Interest rates are subject to change. Current interest rates are available at 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.

[1]Stepped Basis means the noted interest rate applies to the portion of the total balance that falls within the noted balance bracket.

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