Interest Rates Schedule
Savings and Transactional Accounts

Effective Date (new iSaver Accounts only)	Tuesday, 17 November 2026	dnister.com.au
Effective Date (all existing SAV accounts)	Tuesday, 17 November 2026	

Max Saver

An at call account offering a standard rate, plus a higher bonus interest if you have a minimum deposit of $1,500 per month and maximum withdrawals of $1,000 per month (maximum 4 withdrawals per month). In addition, an introductory rate applies for a limited period upon account opening. Interest is calculated daily and paid monthly. Maximum account balance $1,000,000. Only available for personal accounts with a limit of one account per member.

$1 and over	Base rate	**0.05%** pa
Deposit $1,500 per month, withdraw up to $1,000 per month	Bonus rate	**5.45%** pa
With Bonus Interest		**5.50%** pa
Special with additional introductory 0.10% bonus rate for 1 month for new accounts		**5.60%** pa[1]

iSaver – Online Account

Higher variable interest iSaver account allows members who enjoy the freedom of electronic banking to save at a high rate of return. This product is available to Members who have registered for internet banking. Interest is calculated daily and paid monthly from your very first dollar. Deposit or withdraw money via online banking at any time.

Variable Interest on entire balance $1 and over - **special** introductory interest rate for 3 months	**5.25%** pa[2]
Variable Interest on entire balance $1 and over	**1.95%** pa

Bonus Saver

Earn extra variable interest if you have a minimum deposit of $20 per month and make no withdrawals. Interest is calculated daily and paid monthly.

$1 and over	Base rate	**0.05%** pa
Deposit $20 per month with no withdrawals	Bonus rate	**5.35%** pa
With Bonus Interest		**5.40%** pa

Pensioner Savings

An account designed specifically for age pensioners and paying high rates of variable interest. The rates apply on a stepped basis to each component of the overall account balance. Interest is calculated on the minimum monthly balance and paid monthly. These rates are for single account holders. Pensioners can also access their funds through Visa Debit Card at ATMs or EFTPOS.

$1 - $75,000	On the proportion of balance in this range	**2.90%** pa
$75,001 and over	On the proportion of balance in this range	**3.40%** pa

Everyday Access Account

This account can be accessed via personal banking or use of Visa Debit Card at ATMs or EFTPOS. Variable interest is calculated on the minimum monthly balance and paid monthly.

$1 and over	**0.00%** pa

Community Access Account

A special purpose community account can be accessed via personal banking, or use of a Visa Debit Card at ATMs or EFTPOS. Variable interest is calculated on the minimum monthly balance and paid monthly. Enjoy transactional fee free banking for eligible community organisations with the additional benefit of receiving Dnister Benefit Contributions*

$1 and over	**0.00%** pa

My Community Saver Account

Get rewarded with the high rate variable interest savings account with the additional reward of a Dnister Benefit Contribution* to your nominated favourite community group.

$1 and over	**1.95%** pa

*Dnister Benefit Contribution	**0.97%** pa[3]

Unauthorised Overdrawn Accounts

All accounts	**12.74%** pa

[1] Max Saver bonus interest is applied to your end of month interest earned if you have a) deposited a minimum of $1,500 into your account, b) did not exceed 4 withdrawals during that month, and c) did not exceed withdrawing $1,000 in that month. The Introductory Rate applies for a period of one month upon account opening. Dnister reserves the right to withdraw this offer at any time. Interest rates are subject to change without notice and should be verified with your local branch.

[2] iSaver special offer – The special introductory variable interest rate is available to new and existing Members who open a new account, with a limit of one new account per member. At the end of the 3 month period, the interest rate reverts to the standard iSaver variable rate applicable at the time. Dnister reserves the right to withdraw this offer at any time. Terms and conditions, including fees and charges, apply. Full details are available on application or visit www.dnister.com.au

[3] Dnister Benefit Contribution – Dnister pays a contribution based on the applicable rate and daily balance of a My Community Saver Account. This contribution is paid into the nominated eligible community organisation's Community Access Account. The amount is paid in July after the end of each financial year.

All interest rates, which are quoted on a per annum (pa) basis, are subject to change without notice and should be verified with your local branch. Fees, charges, terms and conditions may apply. For full details on our products and an analysis of your personal requirements, please arrange for an appointment with one of our friendly staff by contacting your local Dnister branch.