

Bank Savings Rates		Information only (no guarantee of accuracy) - how much over call CI for full disclaimer [2]		DOES NOT INCLUDE ALL SAVINGS PRODUCTS [2]		Today's date: 10/27/2019	
Rates updated after 10:30 AM change		2-14-19 BBA Cash Rate: 1.00% (down from 1.25% [2])					
Bank / Account	Base	Bonus	Total / Requirement for Bonus [4]	Max Balance [5]	(with 30day [6])	Comments	Last checked Link
Ultra Ultra + Ultra	1.54%	1.06%	2.60% Dep 200 - per month - not in 1st month	No bonus if >=20k		Need linked Ultra account	07/26/2019 http://www.bankofamerica.com/bonus/
MOVI Bonus Saver 510	1.43%	1.29%	2.72% Dep 200 - no withdrawals - per month	No bonus if >=25k		Noteworthy is \$10 with payment defined until called for by the Board of Directors.	05/07/2019 http://www.bankofamerica.com/movi-bonus-saver/
MyState Bonus Saver	0.80%	1.80%	2.60% Dep 20 - per month into Bonus Saver Account + 5 VISA Debit card transactions	Bonus paid up to 150k		Need linked MyState Everyday or Gifted Account	05/07/2019 http://www.mystate.com/bonus-saver/
RAMS Saver	1.15%	1.40%	2.55% Dep 200 - no withdrawals - per month	No bonus if >=50k		Can have up to 10 accounts, all with bonus interest	01/06/2019 http://www.bankofamerica.com/rams-saver/
Australian Unity Active Saver	0.50%	1.90%	2.40% Dep 200 - no withdrawals - per month	No bonus if >=50k		Need linked Transaction account. \$2 profit transaction account keeping is waived (so free) when \$1,000 is deposited each month.	01/06/2019 http://www.austliantunity.com.au/active-saver/
HSEC Plus Saver	1.00%	1.50%	2.50% Inc. Bal. by 500 - per month	No Interest if <=5k			14/12/2017 http://www.hsec.com.au/plus-saver/
LPI Saver	0.50%	2.00%	2.50% 1-5% fixed card or digital wallet purchases completed from your Everyday Account per month	No bonus if Connected Savers balance >=5k		Need linked Everyday Account	09/09/2019 http://www.lpi.com.au/lpi-saver/
CUA eSaver Reward	0.55%	2.45%	2.95% Dep 1000 - per month	Bonus paid up to 100k		Very low rate if bonus requirement not met	10/06/2019 http://www.cua.com.au/esaver-reward/
Greater Bank Life Saver	0.00%	2.50%	2.50% Dep required (any amount). Higher bal at end of month.	Min Bal. -1		Need to open 25 years old to open account.	05/07/2019 http://www.greaterbank.com.au/greater-bank-life-saver/
BOQ Full Term Saver	0.30%	2.10%	2.40% Dep 1000 - per month into linked Daily/Over Plus account - not in 1st month.	No bonus if >=25k		Need linked Over/Over Plus Investment account	11/07/2019 http://www.bankofqueensland.com.au/boq-full-term-saver/
ME Bank OSA + ETA	0.80%	1.55%	2.35% Contingent transaction once per week [7]	Bonus paid up to 250k		Contingent (average 4/week) bonus req. Can be difficult to maintain (e.g. holiday)	10/07/2019 http://www.me.com.au/osa-eta/
Barwest Home Saver	0.01%	2.30%	Dep 300 - no withdrawals - per month	Bonus paid up to 20k		Very low (yearly zero) rate if bonus requirement not met	09/08/2019 http://www.barwest.com.au/home-saver/
ING Savings Mastercard + OE	0.50%	1.80%	2.30% Dep 1000 - per month - maybe not in 1st month? (how?) + As of 1 March 2018, 5 card transactions [8]	Bonus paid up to 100k		Need linked OE account	05/07/2019 http://www.ing.com.au/savings-card/
Bank Australia Bonus Saver	0.15%	2.10%	2.25% Dep 100 - no withdrawals - per month	N/A		>10k transfer requires self-assessed transaction @ \$2-50 \$10k upper limit	10/06/2019 http://www.bankaustralia.com.au/bonus-saver/
Australian Unity Freedom Saver	0.50%	1.90%	2.40% Bal <=1.44% <=50k, 1.90% <=50k <=2.15% <=5m, 2.25% (Base Rates)	5m max balance		Need linked Transaction account. \$2 profit transaction account keeping is waived (so free) when \$1,000 is deposited each month.	01/06/2019 http://www.austliantunity.com.au/freedom-saver/
MyState Special eSaver	0.00%	2.20%	Bal <=1.50% <=15k, 2.00% <=25k, 2.10% <=50k, 2.15% >=50k <=2.20% (Base Rates)	N/A		Inc. bal. by 200 - per month	05/07/2019 http://www.mystate.com/special-esaver/
Peabody Premier Saver	0.50%	2.00%	2.50% Inc. Bal. by 200 - per month. Bal >=25k, 1.50% <=1.45%, <=1.20% (Bonus Rates)	N/A	2.20% (5m, up to 5k)	Changed from 3 months to 5 months	14/06/2019 http://www.peabody.com.au/premier-saver/
CBA NextLink Saver	0.30%	1.90%	2.20% Must receive bonus online every 5 months	N/A		Very low (yearly zero) rate if bonus requirement not met	10/06/2019 http://www.cba.com.au/nextlink-saver/
CBA CoSaver	0.01%	1.90%	1.90% Dep 200 - no withdrawals - per month. Bal <=1.30% <=5k, 1.50% <=1m, 2.00% >=1m (Base Rates)	5m max balance		Very low (yearly zero) rate if bonus requirement not met	14/06/2019 http://www.cba.com.au/cosaver/
Westpac Life	0.50%	1.90%	2.40% Dep required (any amount). Higher bal at end of month. Keep bal + \$0	N/A		Very low (yearly zero) rate if bonus requirement not met	01/06/2019 http://www.westpac.com.au/life-saver/
Stomax Growth Saver	0.20%	1.80%	2.00% Inc. Bal. by 200 - per month - per month	5m	3.00% (4 m, up to 5k)	Very low (yearly zero) rate if bonus requirement not met	10/07/2019 http://www.stomax.com.au/growth-saver/
Bank of US State + eSaver	0.00%	2.00%	2.00% 10k earning deposit 3.00%, <=1k 1.00%, >=2k 2.00% (Base Rates)	5m max balance		Only for people in Tennessee open 10/24/18 (age 18+)	10/04/2019 http://www.bankofusa.com/e-saver/
AMP Bank3 Saver	1.25%	0.75%	2.00% Dep 2000 - per month	Bonus paid up to 100k		No bonus interest if AMP home loan held. Linked to AMP Bank3 Pay and Spend accounts.	09/08/2019 http://www.amp.com.au/bank3/
ANZ Progress Saver	0.01%	1.90%	1.90% Dep 50 - no withdrawals - per month	N/A		Very low (yearly zero) rate if bonus requirement not met	10/07/2019 http://www.anz.com.au/progress-saver/
MOVE Express Saver 550	1.00%	0.00%	1.00% N/A	N/A			01/07/2019 http://www.move.com.au/express-saver/
NAB Reward Saver	0.11%	1.79%	1.90% Dep 1 - no withdrawals - per month	N/A		Refer to account last day of month, however over the call for more info [9]	12/07/2019 http://www.nab.com.au/reward-saver/
Defence Bank Base Saver	0.10%	1.70%	1.80% Any bal. - no withdrawals - per month	N/A		Low rate if bonus requirement not met	10/07/2019 http://www.defencebank.com.au/base-saver/
AMP Saver Account	1.85%	0.00%	1.85% N/A	5m max balance	2.75% (4m, up to 250k)	Interest rate on entire balance varies depending on balance	09/08/2019 http://www.amp.com.au/saver-account/
ING Savings Accelerator	0.00%	1.90%	1.90% Bal <=1.50% <=5k, 1.75% <=10k, 1.75% >=10k (Base Rates)	5m max balance		Low rate if bonus requirement not met	08/07/2019 http://www.ing.com.au/savings-accelerator/
BOQ Bonus Interest Account	0.30%	1.40%	1.70% <=1 withdrawal - per month	N/A		Low rate if bonus requirement not met	11/07/2019 http://www.bankofqueensland.com.au/boq-bonus-interest-account/
PNB Bank SwiftSaver	0.10%	1.50%	1.60% Dep 50 - no withdrawals - per month	No Interest if >=10k		Very low (yearly zero) rate if bonus requirement not met	01/07/2019 http://www.pnb.com.au/swift-saver/
Barwest Small eSaver	0.01%	1.80%	1.81% (1% no withdrawals, Bal <=50k, 1.44%, <=1.24% (Bonus Rates)	5m max balance		Interest rate on entire balance varies depending on balance	09/09/2019 http://www.barwest.com.au/small-esaver/
Macquarie Bank Savings	0.00%	1.80%	1.80% Bal <=1.50% <=5k, 1.60% <=10k, 1.60% >=10k (Base Rates)	N/A	2.00% (4m, up to 250k)	Need linked Macquarie Transaction account. Each rate applies to the portion of the total balance that falls within that balance bracket.	05/07/2019 http://www.mab.com.au/savings/
Peabody HISA	0.00%	1.80%	1.80% Bal <=1.50% <=5k, 1.50% <=10k, 1.50% >=10k (Base Rates)	N/A	3.00% (4m, up to 250k)		09/08/2019 http://www.peabody.com.au/hisa/
Greater Bank Bonus Saver	0.00%	1.50%	1.50% 1 Dep - no withdrawals - per month	Min Bal. -1		Zero rate if bonus requirement not met	05/07/2019 http://www.greaterbank.com.au/greater-bank-bonus-saver/
Rural Bank Saver Account	1.40%	0.00%	1.40% N/A	5m max balance	2.40% (4m, up to 250k)	Need linked Transaction account	01/07/2019 http://www.ruralbank.com.au/saver-account/
Australian Unity Easy Saver	1.40%	0.00%	1.40% N/A	N/A			01/07/2019 http://www.austliantunity.com.au/easy-saver/
CityBank Ultimate Saver	1.10%	0.00%	1.10% Bal <=1.50% <=5k, 1.10% <=10k, 1.10% >=10k (Base Rates)	N/A	2.40% (4m, up to 250k)	Can open a new account, transfer balance from other old account and get bonus interest for another 4 months. Then reward again for 3 months.	11/07/2019 http://www.citybank.com.au/ultimate-saver/
CityBank Online Saver	1.10%	0.00%	1.10% N/A	N/A			01/07/2019 http://www.citybank.com.au/online-saver/
PNB Bank HiSaver	0.00%	1.00%	1.00% Min. Bal. \$k	N/A	2.20% (4m)		05/06/2019 http://www.pnb.com.au/hisaver/
HSEC Bonus Saver	0.90%	0.00%	0.90% no withdrawals per month to get Bonus-Int of 4 month Bonus-Int	No Interest if >=1m			11/06/2019 http://www.hsec.com.au/bonus-saver/
BOQ WestSaver	0.00%	0.90%	0.90% Bal <=0.51% <=5k, <=1.00% (Base Rates)	5m max balance		Very low (yearly zero) rate if <=1k balance	11/07/2019 http://www.bankofqueensland.com.au/boq-west-saver/
Barwest Tiedist Saver	0.75%	0.00%	0.75% N/A	N/A	2.75% (4m, 5m max)		26/06/2019 http://www.barwest.com.au/tiedist-saver/
Defence Bank Saver	0.50%	0.00%	0.50% N/A	No Interest if >=1m			01/07/2019 http://www.defencebank.com.au/saver/
Westpac eSaver	0.30%	0.00%	0.30% N/A	N/A	2.31% (5m)		01/07/2019 http://www.westpac.com.au/esaver/
BankSA eSaver	0.30%	0.00%	0.30% N/A	N/A	2.40% (5m)		01/07/2019 http://www.banksa.com.au/esaver/
St George Home Saver	0.30%	0.00%	0.30% N/A	N/A	2.40% (5m)		01/07/2019 http://www.stgeorge.com.au/home-saver/
ANZ Online Saver	0.30%	0.00%	0.30% N/A	N/A	2.50% (5m)		01/07/2019 http://www.anz.com.au/online-saver/
Bank of Melbourne HiSaver	0.30%	0.00%	0.30% N/A	N/A	2.40% (5m)		01/07/2019 http://www.bankmelbourne.com.au/hisaver/
NAB eSaver	0.30%	0.00%	0.30% N/A	N/A	2.30% (4m)		01/07/2019 http://www.nab.com.au/esaver/
		0.20%	2.45%	2.65% Dep 200 - no withdrawals - per month	Bonus paid up to 100k	50k active bal "No Longer For Sale" according to CUA	10/06/2019 http://www.bank.com.au/50k-active-balance/

[1] Seek independent financial advice and check rates + T&Cs yourself, before opening an account, conducting or failing to conduct financial transactions on the basis of any information here.

While this list contains a list of various products, it is not exhaustive or representative of all products on the market. This list does not provide suggestions or recommendations about financial products, as they may not meet your personal circumstances or needs. You therefore must conduct your own research and read the product disclosure statement as well as terms and conditions associated with the product before making any decision.

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Incorrect information and new accounts can be reported using the link and will be fixed in a timely matter.

[2] We are necessarily constrained as there are myriad accounts on the market. We aim to add them as we get requests - but it may take some time.

[3] Target interest rate for overnight loans in the short-term money market, of which the authorised deposit-taking institutions are participants. Set by the RBA on the first Tuesday each month, except Christmas break.

Will not reflect retail interest rates in absolute terms, but relative changes generally do.

[4] Dep = Make a deposit

Inc. Bal. = Increase balance

Bal. = account balance must be this in order to obtain listed bonus rate

[5] The maximum balance you can accrue interest on.

No bonus if = you will receive the base rate on the entire balance if the balance exceeds this amount.

Bonus paid up to = you will receive the bonus up to this amount, and the base on excess amounts

No interest = If you exceed this balance you will receive NO BASE and NO BONUS. Avoid.

Additionally, if sitting on max balance borderline, read the T&Cs of the acc to determine if interest paid in month n will trigger the max balance in month n or n+1 (& subsequent withdraw reqd to bring balance under)

[6] Tip: To sort by the introductory rates, right click the column header ("G") and click "Sort Z->A"

Rate that includes the introductory rate (when you first sign up)

In parentheses:
(months the rate lasts for, max balance on intro rate)

none if = you won't receive the intro rate on any amount if the balance exceeds this. Be warned.

Up to: You will receive the intro rate up to this amount and the base (+bonus) on the excess

Read this in conjunction with the max balance column as a certain amount may trigger both no intro and no base+bonus. Avoid.

Additionally, if sitting on max balance borderline, read the T&Cs of the acc to determine if interest paid in month n will trigger the max balance in month n or n+1 (& subsequent withdraw reqd to bring balance under)

[7] Use the PayPass function on the card once per week. There's plenty of debate about what defines a 'week'. Miss one week, lose bonus for the month - be careful.

[8] Some have reported receiving it in the first month

Card transactions include those via Android Pay / Apple Pay.

[9] NAB Reward Saver account – Bonus Interest 4.2 Subject to clauses 4.3 and 6, NAB may also pay bonus interest calculated on the daily credit balance of your account as at the end of each day up to and including the day before the last banking day of each month and if applicable will credit the interest to your account the next banking day. 4.3 NAB may pay bonus interest on your account when you make at least 1 deposit to your account in the month and no withdrawals in the month. Any bonus interest paid is in addition to the base interest earned on your account. 4.4 To determine whether bonus interest is payable: (a) the month is defined as: (i) commencing on the day your account is opened, and then subsequently the first day of each month thereafter; and (ii) ending on the second last banking day of each month; and (b) at least 1 deposit must be made to your account on or before the second last banking day of the month; and (c) any deposit made on the last banking day of the month is excluded. If you make any withdrawals in a month you will not earn bonus interest on your account. 4.5 If you close your account or vary the account type before the end of the month, your account will not receive any bonus interest for the month.

[10] Max rate that can be obtained. To get this rate, you must have $\geq 150k$ in account

[11] Max rate that can be obtained. To get this rate, you must have $\leq 500k$ in account