



Savings Award

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Savings Award							
Company	Savings Account Available	Term Deposit	Super Calculator	Savings Account Rate (%)*	Term Deposit Rates (%)**		
					90 Days	180 Days	360 Days
AMP Bank	✓	✓	✓	2.55	2.75	2.85	2.8
ANZ	✓	✓	✓	3	2	2.05	3
Arab Bank Australia	✓	✓	✗	1.9	3.1	2.9	2.85
Australian Military Bank	✓	✓	✗	2.65	2.5	2.6	2.65
Auswide Bank	✓	✓	✗	2	2.6	2.65	2.75
B&E Personal Banking	✓	✓	✗	1.75	2.65	2.55	2.85
Bank Australia	✓	✓	✗	3	2.55	2.55	2.65
Bank of Melbourne	✓	✓	✗	3.2	2.4	2.45	3
Bank of Sydney	✓	✓	✗	2.8	2.1	2.2	2.4
BankSA	✓	✓	✗	3.2	2.4	2.45	3
BankVic	✓	✓	✗	2.42	2.25	2.4	2.55
Bankwest	✓	✓	✗	3	2.3	2.7	3
bcu	✓	✓	✗	2.01	2.25	2.45	2.5
Bendigo Bank	✓	✓	✓	1.25	2.3	2.45	2.65
Beyond Bank	✓	✓	✓	2.2	2.4	2.5	2.7
Big Sky Building Society	✓	✓	✗	1.7	2.15	2.7	3.01
BOQ	✓	✓	✗	2.75	2.6	2.7	3.05
Catalyst Money	✓	✓	✗	2.3	2.1	2.15	2.15



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Citi	✓	✓	✗	3.4	2.9	0.62	2.35
Coastline Credit Union	✓	✓	✗	2.5	2.05	2.15	2.6
Commonwealth Bank	✓	✓	✓	2.7	2.1	1.9	3
Community First CU	✓	✓	✗	3	2.3	2.4	2.5
CUA	✓	✓	✗	2.9	2.15	2.7	2.7
Defence Bank	✓	✓	✗	2.5	2.4	2.35	2.45
Delphi Bank	✓	✓	✗	2	2.05	2.55	2.3
Easy Street Fin Services	✓	✗	✗	2.65	N/A	N/A	N/A
ECU Australia	✓	✓	✗	2.85	2.4	2.6	2.85
FCCS Credit Union	✓	✓	✓	2.51	2.3	2.35	2.4
First Option Credit Union	✓	✓	✗	2	2.15	2.25	2.55
G&C Mutual Bank	✓	✓	✗	1.61	2.3	2.35	2.4
Gateway Credit Union	✓	✓	✗	2.25	2.17	2.51	3.11
Heritage Bank	✓	✓	✗	2.2	2.6	2.7	2.75
Horizon Credit Union	✓	✓	✓	2.75	2.3	2.2	2.6
HSBC	✓	✓	✗	2.25	2	2.05	2.05
Hume Bank	✓	✓	✗	2.1	2.2	2.4	2.5
Hunter United	✓	✓	✗	2.25	2.6	2.5	2.7



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					90 Days	180 Days	360 Days
Illawarra CU NSW	✓	✓	✗	2.3	2.1	2.15	2.15
IMB	✓	✓	✗	2.5	2.35	2.4	3
ING DIRECT	✓	✓	✗	2.75	2.1	2.6	3.05
Intech Credit Union	✓	✓	✗	2.5	2.35	2.45	2.55
Macquarie Bank	✓	✓	✗	2.9	2.7	2.65	2.6
Macquarie Credit Union	✓	✓	✗	1.8	2.25	2.3	2.35
ME Bank	✓	✓	✗	3.1	2.4	3	3
MOVE - People Driven Banking	✓	✗	✗	2.65	N/A	N/A	N/A
My Credit Union	✓	✓	✗	1.5	2.1	2.1	2.4
MyState	✓	✓	✗	1.4	1.7	2.7	3
NAB	✓	✓	✓	2.95	2.1	2.15	2.4
nabtrade	✓	✗	✗	2.15	N/A	N/A	N/A
Newcastle Permanent	✓	✓	✗	2.1	2.8	2.5	3
P&N Bank	✓	✓	✗	2.95	2.7	2.65	2.8
People's Choice Credit Union	✓	✗	✗	2.75	N/A	N/A	N/A
Police Bank	✓	✓	✓	1.75	2.5	2.7	2.85
QBANK	✓	✓	✗	2.3	2.4	2.7	2.95
QT Mutual Bank	✓	✓	✗	1.65	2.65	2.75	3.05

Report Date: September 2016. (All information is correct as at September, 2016) Rates as at as at 1st September, 2016.

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*Max total rate based bonus and online saver accounts available for \$25,000. Total rates considers both base rate and any conditional or promotional bonus rates.

** Max term deposit rates available for applicable terms. Rates displayed are calculated for a balance of \$25,000.



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					90 Days	180 Days	360 Days
Qudos Bank	✓	✓	✗	2.4	2.8	2.8	3
Queenslanders CU	✓	✓	✓	2.3	2.6	2.65	2.7
RaboDirect	✓	✗	✗	3	N/A	N/A	N/A
RAMS	✓	✗	✗	3.15	N/A	N/A	N/A
Rural Bank ONE	✓	✓	✗	2	2.8	2.85	2.85
SCU	✓	✓	✗	2.25	2.25	2.3	2.45
Select Encompass Credit Union	✓	✓	✗	1.25	2	2	2.2
St.George Bank	✓	✓	✗	3.2	2.4	2.45	3
Suncorp Bank	✓	✓	✓	1.65	2.2	2.65	2.95
Suncorp Direct	✓	✗	✗	1.6	N/A	N/A	N/A
Teachers Mutual Bank	✓	✓	✗	2.36	2.4	2.5	2.9
The Capricornian	✓	✓	✗	1.7	2.2	2.3	2.85
The Mac	✓	✓	✗	1.3	1.95	1.85	1.85
The Mutual	✓	✓	✓	2.85	2.8	2.75	3
The Rock	✓	✓	✗	1.4	1.7	2.7	3
UBank	✓	✓	✗	2.87	2.71	2.71	2.81
UniBank	✓	✓	✗	2.36	2.4	2.5	2.9
Victoria Teachers Mutual Bank	✓	✓	✗	2.45	2.45	2.5	2.85



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					90 Days	180 Days	360 Days
Westpac	✓	✓	✓	2.71	2.35	2.4	3
Woolworths Employees CU	✓	✓	✗	1.5	2.25	2.45	2.7