

Personal Accounts

Issue date: 14 August 2025

Transaction Accounts

Account Name	Account Balance	Interest Rate % p.a.
All Purpose	\$1 +	0.01%
Essential	\$1 +	NIL
Flexible Loan Offset	\$1 +	NIL
Retirement Account*	\$1 - \$49,999	1.00%
	\$50,000 - \$249,999	1.30%
	\$250,000 +	2.30%
Clancy Koala	\$1 +	0.01%
	Bonus Rate**	4.54%

Savings Accounts

Account Name	Account Balance	Interest Rate % p.a.
iSave	\$1 +	2.50%
Reward Saver	\$1 +	0.01%
	Bonus Rate**	4.54%

* Interest calculated on a strata basis.

** Must deposit at least \$10 per month and make no withdrawals in the month to achieve bonus rate.

Unapproved debit balances incur interest at 15.90% p.a. calculated daily on full closing balance and debited on the last calendar day of each month.

Please read the Product Disclosure Statement and Fees & Charges available in branch or at www.humebank.com.au before opening an account with us.