

PART C Interest Rate

Interest rates effective 26th August 2025

Transaction Accounts

	in1Account (Personal Transaction Account) Rate (p.a.)	in1BizAccount (Business Transaction Account) Rate (p.a.)
Interest Rate \$0-\$1,000,000	3.40%	3.00%
Bonus Interest Rate on average account balances for the month		
\$0-\$50,000	0.00%	N/A
\$50,001-\$100,000	0.10%	
\$100,001-\$200,000	0.15%	
\$200,001-\$1,000,000	0.20%	
in1account bonus- must achieve \$2,000 net monthly balance increase to apply.	0.10%	N/A

Term Deposits

in1deposit (Term Deposit) interest Rates(p.a.)	Interest Paid At maturity %	Interest Paid Monthly %	Interest Paid Quarterly %
31 Days	3.50%	0	0
45 Days	3.52%	0	0
60 Days	3.55%	3.46%	0
75 Days	3.70%	3.61%	0
90 Days	4.38%	4.29%	0
120 Days	4.10%	4.01%	0
135 Days	4.05%	3.96%	3.98%
150 Days	4.00%	3.91%	3.93%
180 Days	4.00%	3.91%	3.93%
210 Days	3.90%	3.81%	3.83%
240 Days	3.85%	3.76%	3.78%
270 Days	3.80%	3.71%	3.73%
300 Days	3.75%	3.66%	3.68%
330 Days	3.70%	3.61%	3.63%
12 months	3.70%	3.61%	3.63%
18 months	3.65%	3.56%	3.58%
24 months	3.60%	3.51%	3.53%

Bonus Interest rate of 0.1% on in1Account Term Deposits that automatically rollover.

Term Deposit interest is calculated on the daily closing balance of the account.

Interest on Overdrawn Transaction Account is: 10%

Interest is calculated daily. Interest rates are per annum, current at the time of printing and are subject to change without notice.

Subject to our Terms and Conditions, an interest rate reduction applies on early withdrawals of Term Deposit.

Some contents of the Terms and Conditions may change from time to time. Where a change is materially adverse, we will issue new Terms and Conditions. Information about other changes can be obtained at any time from www.in1bank.com.au.