

CREDIT INTEREST (FOR ACCESS ADVANTAGE ACCOUNTS ONLY)

ANZ Access Advantage accounts are everyday transaction accounts which do not currently earn interest on balances under \$50,000. From 16 June 2024, we are making changes which mean interest will no longer be earned on balances over \$50,000. If these changes mean this account will no longer meet your needs, you can ask us about other accounts which pay interest on savings.

When will the changes to credit interest on my Access Advantage account happen?

The changes to credit interest will happen on 16 June 2024.

Why is credit interest on my Access Advantage account changing?

The Access Advantage account is an everyday transaction account and we will no longer pay interest on these account types.

What if I want to earn interest on my savings?

If these changes mean this account will no longer meet your needs, you can ask us about other accounts which pay interest on savings.

When will I receive my last interest payment into my Access Advantage account?

Currently, interest is generally paid every three months on Access Advantage accounts (based on your account opening date). This means the last interest payment, if applicable, will generally be paid within three months of the 16 June 2024. Your last interest payment will include any interest accrued up to 16 June 2024.

What do I need to do as a result of the changes to credit interest on Access Advantage accounts?

You don't need to do anything. These changes will take place automatically, however we encourage you to familiarise yourself with the changes.