

HOUSE OF REPRESENTATIVES STANDING COMMITTEE ON ECONOMICS

REVIEW OF THE FOUR MAJOR BANKS

Australia and New Zealand Banking Group

ANZ04QW: Over the past six months can you please outline for each month:

- (a) The standard variable interest rate(s) for a principal and interest mortgage**
- (b) The standard variable rate(s) for an interest only mortgage**
- (c) The standard fixed interest rate(s) for a principal and interest mortgage**
- (d) The standard fixed rate(s) for an interest only mortgage**
- (e) The interest rate(s) for term deposits**
- (f) The interest rate(s) for any other interest-bearing deposit products.**

Please refer attached answers

In relation to ANZ04QW (f), we have provided information in relation to our main retail deposit products

ANZ04QW: Over the past six months can you please outline for each month: (a) The standard variable interest rate(s) for a principal and interest mortgage; (b) The standard variable rate(s) for an interest only mortgage; (c) The standard fixed interest rate(s) for a principal and interest mortgage; (d) The standard fixed rate(s) for an interest only mortgage

		Rates at end of month					
		Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19
Index Rate	Standard Variable						
	OO P&I	5.36%	5.36%	5.18%	4.93%	4.93%	4.93%
	OO I/O	5.91%	5.91%	5.73%	5.48%	5.48%	5.48%
	INV P&I	5.96%	5.96%	5.78%	5.53%	5.53%	5.53%
	INV I/O	6.42%	6.42%	6.24%	5.99%	5.99%	5.99%
Rate ²	Simplicity Plus						
	OO P&I (<80% LVR)	3.81%	3.81%	3.63%	3.38%	3.38%	3.38%
	OO I/O	4.35%	4.35%	4.17%	3.92%	3.92%	3.92%
	INV P&I (<80% LVR)	4.09%	4.09%	3.91%	3.66%	3.66%	3.66%
	INV I/O	4.50%	4.50%	4.32%	4.07%	4.07%	4.07%
	Equity Manager						
	Equity Manager	6.98%	6.98%	6.80%	6.55%	6.55%	6.55%
Term	Fixed Rate OO P&I³						
	1 Year	4.09%	4.09%	4.09%	3.28%	3.28%	3.28%
	2 Year	3.75%	3.75%	3.75%	3.18%	3.18%	3.18%
	3 Year	3.99%	3.69%	3.69%	3.28%	3.28%	3.28%
	4 Year	4.49%	4.49%	4.49%	3.53%	3.53%	3.53%
	5 Year	4.19%	3.99%	3.99%	3.53%	3.53%	3.53%
Term	Fixed Rate OO I/O						
	1 Year	4.59%	4.59%	4.59%	3.89%	3.89%	3.89%
	2 Year	4.49%	4.29%	4.29%	3.79%	3.79%	3.79%
	3 Year	4.59%	3.99%	3.99%	3.89%	3.89%	3.89%
	4 Year	4.99%	4.99%	4.99%	4.14%	4.14%	4.14%
	5 Year	5.09%	4.50%	4.50%	4.14%	4.14%	4.14%
Term	Fixed Rate INV P&I						
	1 Year	4.29%	4.29%	4.29%	3.69%	3.69%	3.69%
	2 Year	3.95%	3.89%	3.89%	3.59%	3.59%	3.59%
	3 Year	4.19%	3.99%	3.99%	3.69%	3.69%	3.69%
	4 Year	4.79%	4.79%	4.79%	3.94%	3.94%	3.94%
	5 Year	4.45%	4.19%	4.19%	3.94%	3.94%	3.94%
Term	Fixed Rate INV I/O						
	1 Year	4.54%	4.54%	4.54%	3.99%	3.99%	3.99%
	2 Year	4.18%	4.18%	4.18%	3.89%	3.89%	3.89%
	3 Year	4.49%	4.19%	4.19%	3.99%	3.99%	3.99%
	4 Year	4.99%	4.99%	4.99%	4.24%	4.24%	4.24%
	5 Year	4.99%	4.95%	4.95%	4.24%	4.24%	4.24%

Notes

1. OO = Owner occupied, Inv = Investor, P&I = Principal and interest, I/O = Interest only
2. Simplicity Plus campaign rate
3. All Fixed rates shown are with the Breakfree Package

**ANZ04QW: Over the past six months can you please outline for each month:
(e) The interest rate(s) for term deposits**

Advance Notice Term Deposit Rates - Carded - End of Month						
Term	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19
<1m	1.50%	1.50%	1.25%	1.05%	1.00%	0.85%
1m	1.50%	1.50%	1.25%	1.10%	1.05%	0.90%
2m	1.75%	1.60%	1.45%	1.25%	1.20%	1.05%
3m	2.00%	2.00%	1.85%	1.65%	1.60%	1.55%
4m	2.25%	2.00%	2.10%	1.55%	1.45%	1.45%
5m	2.00%	2.35%	1.75%	2.00%	1.80%	1.55%
6m	2.05%	2.05%	1.90%	1.70%	1.60%	1.55%
7m	2.00%	1.70%	1.45%	1.45%	1.45%	1.65%
8m	2.45%	1.75%	1.50%	1.45%	1.45%	1.35%
9m	2.00%	1.75%	1.50%	1.45%	1.45%	1.35%
10m	2.00%	1.80%	1.55%	1.50%	1.45%	1.35%
11m	2.00%	1.80%	2.35%	1.85%	1.65%	1.50%
12m	2.20%	2.10%	1.95%	1.85%	1.70%	1.60%
18m	2.20%	2.10%	1.95%	1.75%	1.60%	1.50%
24m	2.30%	2.10%	1.95%	1.75%	1.60%	1.50%
36m	2.35%	2.15%	2.00%	1.80%	1.65%	1.50%
48m	2.40%	2.20%	2.05%	1.85%	1.70%	1.55%
60m	2.45%	2.20%	2.05%	1.85%	1.70%	1.55%

Standard Notice Term Deposit Rates - Carded - End of Month						
Term	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19
<1m	1.00%	1.00%	1.00%	1.00%	1.00%	0.85%
1m	1.00%	1.00%	1.00%	1.00%	1.00%	0.85%
2m	1.05%	1.05%	1.05%	1.00%	1.00%	0.85%
3m	1.10%	1.10%	1.10%	1.00%	1.00%	1.00%
4m	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5m	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
6m	1.20%	1.20%	1.20%	1.10%	1.00%	1.00%
7m	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
8m	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
9m	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
10m	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
11m	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
12m	1.30%	1.30%	1.30%	1.15%	1.05%	1.05%
18m	1.30%	1.30%	1.30%	1.15%	1.05%	1.05%
24m	1.70%	1.70%	1.70%	1.60%	1.45%	1.30%
36m	1.65%	1.65%	1.65%	1.55%	1.45%	1.30%
48m	1.70%	1.70%	1.70%	1.60%	1.60%	1.45%
60m	2.00%	2.00%	2.00%	1.80%	1.70%	1.55%

ANZ04QW: Over the past six months can you please outline for each month: (f) The interest rate(s) for any other interest-bearing deposit products (Page 1 of 2)

Rates at end of month

	Access Advantage	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19
Tier	\$1 - \$49,999	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	\$50,000 - \$99,999	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
	\$100,000 +	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%
Cash Investment							
FUM Tier	\$0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	\$1-\$9,999	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
	\$10,000 - \$19,999	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
	\$20,000 - \$49,999	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
	\$50,000 - \$99,999	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
	\$100,000 - \$249,999	1.00%	1.00%	0.75%	0.50%	0.50%	0.50%
	\$250,000 - \$499,999	1.50%	1.50%	1.25%	1.00%	1.00%	1.00%
	\$500,000 - \$999,999	1.75%	1.75%	1.50%	1.25%	1.25%	1.25%
	\$1,000,000 - \$2,999,999	1.75%	1.75%	1.50%	1.25%	1.25%	1.25%
	\$3,000,000 - \$4,999,999	1.75%	1.75%	1.50%	1.25%	1.25%	1.25%
	\$5,000,000 plus	1.75%	1.75%	1.50%	1.25%	1.25%	1.25%
Online Saver							
	Online Saver (Base)	0.50%	0.50%	0.30%	0.15%	0.15%	0.10%
Passbook Pensioner Advantage¹							
Band	Balances below \$10,000	0.50%	0.50%	0.25%	0.10%	0.10%	0.10%
	Balances between \$10,000 and \$50,000	1.00%	1.00%	0.75%	0.50%	0.50%	0.50%
	Balances over \$50,000	1.70%	1.70%	1.45%	1.20%	1.20%	1.20%
Pensioner Advantage¹							
Band	Balances below \$10,000	0.50%	0.50%	0.25%	0.10%	0.10%	0.10%
	Balances between \$10,000 and \$50,000	1.00%	1.00%	0.75%	0.50%	0.50%	0.50%
	Balances over \$50,000	1.70%	1.70%	1.45%	1.20%	1.20%	1.20%
Passbook Saving							
Tier	\$1 - \$49,999	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	\$50,000 - \$99,999	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
	\$100,000 plus	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%
Premium Cash Advantage							
FUM Tier	\$1-\$9,999	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	\$10,000 - \$24,999	0.25%	0.25%	0.25%	0.15%	0.15%	0.15%
	\$25,000 - \$49,999	0.25%	0.25%	0.25%	0.15%	0.15%	0.15%
	\$50,000 - \$99,999	0.25%	0.25%	0.25%	0.15%	0.15%	0.15%
	\$100,000 - \$249,999	0.50%	0.50%	0.25%	0.15%	0.15%	0.15%
	\$250,000 - \$499,999	0.50%	0.50%	0.25%	0.15%	0.15%	0.15%
	\$500,000 - \$4,999,999	1.50%	1.50%	1.25%	1.00%	1.00%	1.00%
	\$5,000,000 plus	1.50%	1.50%	1.25%	1.00%	1.00%	1.00%
SMSF Cash Hub							
Tier	\$0 - \$9,999	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	\$10,000+	1.50%	1.50%	1.25%	1.00%	1.25%	1.00%
ANZ V2 Plus							
	ANZ V2 Plus Retail	0.25%	0.25%	0.25%	0.15%	0.15%	0.15%

Note: 1. Interest is banded and paid quarterly

ANZ04QW: Over the past six months can you please outline for each month: (f) The interest rate(s) for any other interest-bearing deposit products (Page 2 of 2)

	ANZ Progress Saver		Apr-19			May-19		
		Base	Bonus	Total	Base	Bonus	Total	
FUM tier	\$1 - \$499	0.01%	2.39%	2.40%	0.01%	2.29%	2.30%	
	\$500 - \$2,999	0.01%	2.39%	2.40%	0.01%	2.29%	2.30%	
	\$3,000-\$4,999	0.01%	2.39%	2.40%	0.01%	2.29%	2.30%	
	\$5,000-\$9,999	0.01%	2.39%	2.40%	0.01%	2.29%	2.30%	
	\$10,000-\$19,999	0.01%	2.39%	2.40%	0.01%	2.29%	2.30%	
	\$20,000-\$49,999	0.01%	2.39%	2.40%	0.01%	2.29%	2.30%	
	\$50,000-\$99,999	0.01%	2.39%	2.40%	0.01%	2.29%	2.30%	
	\$100,000 plus	0.01%	2.39%	2.40%	0.01%	2.29%	2.30%	

	ANZ Progress Saver		Jun-19			Jul-19		
		Base	Bonus	Total	Base	Bonus	Total	
FUM tier	\$1 - \$499	0.01%	2.19%	2.20%	0.01%	1.94%	1.95%	
	\$500 - \$2,999	0.01%	2.19%	2.20%	0.01%	1.94%	1.95%	
	\$3,000-\$4,999	0.01%	2.19%	2.20%	0.01%	1.94%	1.95%	
	\$5,000-\$9,999	0.01%	2.19%	2.20%	0.01%	1.94%	1.95%	
	\$10,000-\$19,999	0.01%	2.19%	2.20%	0.01%	1.94%	1.95%	
	\$20,000-\$49,999	0.01%	2.19%	2.20%	0.01%	1.94%	1.95%	
	\$50,000-\$99,999	0.01%	2.19%	2.20%	0.01%	1.94%	1.95%	
	\$100,000 plus	0.01%	2.19%	2.20%	0.01%	1.94%	1.95%	

	ANZ Progress Saver		Aug-19			Sep-19		
		Base	Bonus	Total	Base	Bonus	Total	
FUM tier	\$1 - \$499	0.01%	1.94%	1.95%	0.01%	1.84%	1.85%	
	\$500 - \$2,999	0.01%	1.94%	1.95%	0.01%	1.84%	1.85%	
	\$3,000-\$4,999	0.01%	1.94%	1.95%	0.01%	1.84%	1.85%	
	\$5,000-\$9,999	0.01%	1.94%	1.95%	0.01%	1.84%	1.85%	
	\$10,000-\$19,999	0.01%	1.94%	1.95%	0.01%	1.84%	1.85%	
	\$20,000-\$49,999	0.01%	1.94%	1.95%	0.01%	1.84%	1.85%	
	\$50,000-\$99,999	0.01%	1.94%	1.95%	0.01%	1.84%	1.85%	
	\$100,000 plus	0.01%	1.94%	1.95%	0.01%	1.84%	1.85%	