



The BT Cash Management Account Saver is issued by Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714

BT Cash Management Account Saver

Fees and Charges Brochure and Interest Rate Schedule

This document forms part of the Terms and Conditions for the BT Cash Management Account Saver and the interest rates are current at the effective date shown.

Fees and Charges

There are currently no fees or charges applicable to the BT Cash Management Account Saver.

Interest Rate Schedule

The current standard interest rate on the BT Cash Management Account Saver is:

| Effective date | Interest rate |
|----------------|---------------|
| 18 March 2026 | 3.25% p.a. |

Interest is calculated daily and paid monthly. Interest rates are variable and may be changed at any time.