



PHONE 132 032

Apply

Essentials

New customers under 12s can earn up to 5.50% p.a. interest paid monthly.

- No monthly service fee
- Earn 4.50% p.a. variable bonus interest monthly when you make a deposit of any value and no withdrawals in the month¹
- Free withdrawals each month (when a withdrawal is made the standard bonus interest rate won't apply)
- Anyone can deposit funds into the account by visiting a branch or via Online Banking by providing the BSB and account number.
- Monthly statements to help keep your savings on track

How you can access your money

- Branch

Did you know?

Westpac Kids Reward Saver pays you bonus interest while you save, but still lets you withdraw money, when you need it. ¹

[Saving for a goal](#)

- [How do I set up a savings plan?](#)
- [Which account is right for me?](#)
- [Am I on track to reach my goal?](#)
- [More Bank accounts solutions](#)

Things you should know

1. Bonus interest is payable on the full balance when bonus interest criteria is met, that is a credit balance is maintained, a customer initiated deposit of any amount and no withdrawals are made in each calendar month (except bank account fees, government transaction taxes or a branch withdrawal of funds to place in a Westpac term deposit). The above criteria also applies to 'As Trustee For' a child account.
2. Fees and charges may be payable. Terms and Conditions apply. These may be varied, or new Terms and Conditions introduced in the future.
3. These services are not available if you are under the age of 12.

For all accounts, balances in your account on and after the last business day of the month, including deposits made to your account on or after the last business day of the month, will not be included in the interest calculation for that month, but in the interest calculation for the following month.

BPAY[®] is a registered trademark of BPAY Pty Ltd ABN 69 079 137 518.

MasterCard[®] and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated.



<http://www.westpac.com.au/personal-banking/bank-accounts/Youth-and-student-accounts/kids-reward-saver/>

This information does not take your circumstances into account. Read the relevant Product Disclosure Statements or other disclosure documents before making a decision. Unless otherwise specified, the products and services described on this website are available only in Australia from Westpac Banking Corporation ABN 33 007 457 141 AFS Licence No. 233714. Conditions and fees apply.

Fees

Standard fees²

Fee	Amount
Monthly service fee	NIL
Branch staff assisted withdrawal	NIL
Online Banking withdrawal ³	NIL
Telephone Banking withdrawal (automated) ³	NIL
Telephone Banking withdrawal (staff assisted) ³	NIL
EFTPOS ³	NIL
Westpac/St.George/BankSA branded ATMs withdrawal ³	NIL
Cheques written	N/A
Direct debit ³	NIL

Additional Fees

Additional fees and charges may apply. For more information, please refer to the Terms and Conditions.

Things you should know

1. Bonus interest is payable on the full balance when bonus interest criteria is met, that is a credit balance is maintained, a customer initiated deposit of any amount and no withdrawals are made in each calendar month (except bank account fees, government transaction taxes or a branch withdrawal of funds to place in a Westpac term deposit). The above criteria also applies to 'As Trustee For' a child account.
2. Fees and charges may be payable. Terms and Conditions apply. These may be varied, or new Terms and Conditions introduced in the future.
3. These services are not available if you are under the age of 12.

For all accounts, balances in your account on and after the last business day of the month, including deposits made to your account on or after the last business day of the month, will not be included in the interest calculation for that month, but in the interest calculation for the following month. BPAY[®] is a registered trademark of BPAY Pty Ltd ABN 69 079 137 518.

MasterCard[®] and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated.



<http://www.westpac.com.au/personal-banking/bank-accounts/Youth-and-student-accounts/kids-reward-saver/>

This information does not take your circumstances into account. Read the relevant Product Disclosure Statements or other disclosure documents before making a decision. Unless otherwise specified, the products and services described on this website are available only in Australia from Westpac Banking Corporation ABN 33 007 457 141 AFS Licence No. 233714. Conditions and fees apply.

Rates

Westpac Kids Reward Saver interest rates p.a.

Amount	Rate
Standard base variable interest rate	1.00%
Standard Bonus interest rate ¹	4.50%
Earn up to ²	5.50%

View [Westpac Kids Reward Saver essentials](#).

Things you should know

1. Bonus interest is payable on the full balance when bonus interest criteria is met, that is a credit balance is maintained, a customer initiated deposit of any amount and no withdrawals are made in each calendar month (except bank account fees, government transaction taxes or a branch withdrawal of funds to place in a Westpac term deposit). The above criteria also applies to 'As Trustee For' a child account.
2. Fees and charges may be payable. Terms and Conditions apply. These may be varied, or new Terms and Conditions introduced in the future.
3. These services are not available if you are under the age of 12.

For all accounts, balances in your account on and after the last business day of the month, including deposits made to your account on or after the last business day of the month, will not be included in the interest calculation for that month, but in the interest calculation for the following month.

BPAY[®] is a registered trademark of BPAY Pty Ltd ABN 69 079 137 518.

MasterCard[®] and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated.



<http://www.westpac.com.au/personal-banking/bank-accounts/Youth-and-student-accounts/kids-reward-saver/>

This information does not take your circumstances into account. Read the relevant Product Disclosure Statements or other disclosure documents before making a decision. Unless otherwise specified, the products and services described on this website are available only in Australia from Westpac Banking Corporation ABN 33 007 457 141 AFS Licence No. 233714. Conditions and fees apply.

Links

- > <http://www.westpac.com.au/personal-banking/bank-accounts/Youth-and-student-accounts/kids-reward-saver/reward-saver-Kids-apply-now/>
- > Adobe Acrobat Reader
<http://get.adobe.com/reader/>
- > Am I on track to reach my goal?
<http://www.westpac.com.au/personal-banking/bank-accounts/solutions/saving-for-a-goal/progress/>
- > Deposit Accounts for Personal and Self Managed Superannuation Fund Customers - Terms and Conditions (PDF 585kb)
<http://www.westpac.com.au/docs/pdf/pb/PersonalAccountsPDS.pdf>
- > How do I set up a savings plan?
<http://www.westpac.com.au/personal-banking/bank-accounts/solutions/saving-for-a-goal/plan/>
- > More Bank accounts solutions
<http://www.westpac.com.au/personal-banking/bank-accounts/solutions/>
- > online PDF conversion tools
http://www.adobe.com/products/acrobat/access_onlinetools.html
- > Saving for a goal
<http://www.westpac.com.au/personal-banking/bank-accounts/solutions/saving-for-a-goal/>
- > Westpac Kids Reward Saver essentials
<http://www.westpac.com.au/personal-banking/bank-accounts/Youth-and-student-accounts/kids-reward-saver/>
- > Which account is right for me?
<http://www.westpac.com.au/personal-banking/bank-accounts/solutions/saving-for-a-goal/choosing-an-account/>



<http://www.westpac.com.au/personal-banking/bank-accounts/Youth-and-student-accounts/kids-reward-saver/>

This information does not take your circumstances into account. Read the relevant Product Disclosure Statements or other disclosure documents before making a decision. Unless otherwise specified, the products and services described on this website are available only in Australia from Westpac Banking Corporation ABN 33 007 457 141 AFS Licence No. 233714. Conditions and fees apply.