



PHONE 132 032

Apply

Essentials

New customers can earn up to 5.50% p.a. variable interest paid monthly¹

- Ideal if you're looking for a high interest savings account offering electronic access and a high interest rate to make your money grow faster
- A convenient and secure high interest savings account linked to your Westpac day to day account
- 5-star independent [Cannex rating](#) representing "outstanding value#?"
- No minimum balance, transfers or fixed term
- No monthly service fee and unlimited Online Banking and automated Telephone Banking transactions
- [eStatements available](#).

[Compare savings rate](#)

Did you know?

Westpac eSaver is great for rainy day savings – you can gain access instantly through Online Banking or Automated Telephone Banking.

[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

Conditions and fees apply

1. If you open a new Westpac eSaver account and you have not held an eSaver account in the last 3 months, you'll receive a fixed bonus rate of 1.25% p.a. on top of standard variable rate for the first 4 months from account opening. The standard variable rate may be changed at any time, but the fixed bonus rate will not change while it applies.
Subject to system availability
2. All non-automated Telephone Banking or non-Online Banking transactions will incur a \$5.00 transaction fee, these include branch staff assisted withdrawals, card access, cheque book access, periodical payments, direct debits and BPAY® transactions.
3. Subject to system availability.

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.



<http://www.westpac.com.au/personal-banking/bank-accounts/savings/esaver-high-interest-online/>

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.

Features

To operate your high interest eSaver account, you just need to have a Westpac transaction or savings account in the same name. This lets you move your money between accounts as often as you like.

- CANNEX is an independent benchmarking agency that compares savings accounts based on rates and features. Their highest rating – 5 star – represents “outstanding value#”, which means your 5-star Westpac eSaver is in their words, “a guaranteed high-performance product#”.
- eSaver also offers paperless eStatements, which not only helps the environment but provides ready access to 7 years of account activity. You’re simply sent an email each month, and you sign in to Online Banking to view your statement.
- Start a regular savings plan by setting up a periodical payment and reach that savings goal sooner
- With online or telephone access you can monitor transactions, marvel at that savings balance or transfer funds, 24 hours a day, 7 days a week³

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Fees

Standard fees

Fees	Amount
Online Banking	NIL ²
Telephone Banking withdrawal (automated)	NIL ²
Dishonour of cheques written or direct debit	\$9
Periodical payment not made fee	\$9
Account overdrawn fee	\$9
ATM transactions*	\$5
EFTPOS*	\$5
Cheque withdrawals*	\$5
Direct Debits*	\$5
Branch Staff-assisted withdrawals*	\$5

* Please note, we do not encourage these transaction channels to be used by a Westpac eSaver account, as a Westpac eSaver is a high interest savings account designed to help you achieve your savings goals. To use these channels, please use your linked chosen Westpac day to day account.

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Rates

Westpac eSaver interest rates

Amount	Rate p.a.
Introductory offer	1.25% Fixed above the standard rate for the first 4 months ¹
All balances	4.25 % Variable
Total rate	5.50% variable (including introductory offer)

View [Westpac eSaver essentials](#).

[Compare savings rate](#)

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Links

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- › 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/>
- › Compare savings rate
<http://www.westpac.com.au/personal-banking/bank-accounts/savings/compare>
- › 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
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