

Pay Guide - Banking, Finance and Insurance Award

[MA000019]

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Pay rates change from 1 July each year, the rates in this guide apply from 01 July 2021.

Information about the definition and operation of allowances, penalties and overtime can be found in the [award](#) and the [Pay and Conditions Tool](#).

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Rates of pay

Adult

Full-time & part-time

Table 1 of 2

Classification	Weekly pay rate	Hourly pay rate	Early morning shift	Afternoon shift	Afternoon shift - permanent shiftwork	Night shift	Night shift - permanent shiftwork
Level 1	\$821.40	\$21.62	\$24.32	\$25.94	\$27.03	\$27.03	\$28.11
Level 2	\$899.50	\$23.67	\$26.63	\$28.40	\$29.59	\$29.59	\$30.77
Level 3	\$950.10	\$25.00	\$28.13	\$30.00	\$31.25	\$31.25	\$32.50
Level 4	\$997.70	\$26.26	\$29.54	\$31.51	\$32.83	\$32.83	\$34.14
Level 5	\$1,038.20	\$27.32	\$30.74	\$32.78	\$34.15	\$34.15	\$35.52
Level 6	\$1,162.90	\$30.60	\$34.43	\$36.72	\$38.25	\$38.25	\$39.78

Table 2 of 2

Classification	Sunday	Public holiday	Overtime - Monday to Saturday - first 3 hours	Overtime - Monday to Saturday - after 3 hours	Overtime - Saturday - work in excess of weekly hours	Less than 10 hour break between shifts	Less than 8 hour break between shifts - change to shift
Level 1	\$43.24	\$54.05	\$32.43	\$43.24	\$43.24	\$43.24	\$43.24
Level 2	\$47.34	\$59.18	\$35.51	\$47.34	\$47.34	\$47.34	\$47.34
Level 3	\$50.00	\$62.50	\$37.50	\$50.00	\$50.00	\$50.00	\$50.00
Level 4	\$52.52	\$65.65	\$39.39	\$52.52	\$52.52	\$52.52	\$52.52
Level 5	\$54.64	\$68.30	\$40.98	\$54.64	\$54.64	\$54.64	\$54.64
Level 6	\$61.20	\$76.50	\$45.90	\$61.20	\$61.20	\$61.20	\$61.20

Casual

Table 1 of 2

Classification	Hourly pay rate	Early morning shift	Afternoon shift	Afternoon shift - permanent shiftwork	Night shift	Night shift - permanent shiftwork
Level 1	\$27.03	\$29.73	\$31.35	\$32.43	\$32.43	\$33.51
Level 2	\$29.59	\$32.55	\$34.32	\$35.51	\$35.51	\$36.69
Level 3	\$31.25	\$34.38	\$36.25	\$37.50	\$37.50	\$38.75
Level 4	\$32.83	\$36.11	\$38.08	\$39.39	\$39.39	\$40.70
Level 5	\$34.15	\$37.57	\$39.61	\$40.98	\$40.98	\$42.35
Level 6	\$38.25	\$42.08	\$44.37	\$45.90	\$45.90	\$47.43

Table 2 of 2

Classification	Sunday	Public holiday	Overtime - Monday to Saturday - first 3 hours	Overtime - Monday to Saturday - after 3 hours	Overtime - Saturday - work in excess of weekly hours
Level 1	\$48.65	\$59.46	\$37.84	\$48.65	\$48.65
Level 2	\$53.26	\$65.09	\$41.42	\$53.26	\$53.26
Level 3	\$56.25	\$68.75	\$43.75	\$56.25	\$56.25
Level 4	\$59.09	\$72.22	\$45.96	\$59.09	\$59.09
Level 5	\$61.47	\$75.13	\$47.81	\$61.47	\$61.47
Level 6	\$68.85	\$84.15	\$53.55	\$68.85	\$68.85

Junior - Full-time & part-time - 16 years and under

Table 1 of 2

Classification	Weekly pay rate	Hourly pay rate	Early morning shift	Afternoon shift	Afternoon shift - permanent shiftwork	Night shift	Night shift - permanent shiftwork
Level 1	\$410.70	\$10.81	\$12.16	\$12.97	\$13.51	\$13.51	\$14.05
Level 2	\$449.75	\$11.84	\$13.32	\$14.21	\$14.80	\$14.80	\$15.39
Level 3	\$475.05	\$12.50	\$14.06	\$15.00	\$15.63	\$15.63	\$16.25
Level 4	\$498.85	\$13.13	\$14.77	\$15.76	\$16.41	\$16.41	\$17.07
Level 5	\$519.10	\$13.66	\$15.37	\$16.39	\$17.08	\$17.08	\$17.76
Level 6	\$581.45	\$15.30	\$17.21	\$18.36	\$19.13	\$19.13	\$19.89

Table 2 of 2

Classification	Sunday	Public holiday	Overtime - Monday to Saturday - first 3 hours	Overtime - Monday to Saturday - after 3 hours	Overtime - Saturday - work in excess of weekly hours	Less than 10 hour break between shifts	Less than 8 hour break between shifts - change to shift
Level 1	\$21.62	\$27.03	\$16.22	\$21.62	\$21.62	\$21.62	\$21.62
Level 2	\$23.68	\$29.60	\$17.76	\$23.68	\$23.68	\$23.68	\$23.68
Level 3	\$25.00	\$31.25	\$18.75	\$25.00	\$25.00	\$25.00	\$25.00
Level 4	\$26.26	\$32.83	\$19.70	\$26.26	\$26.26	\$26.26	\$26.26
Level 5	\$27.32	\$34.15	\$20.49	\$27.32	\$27.32	\$27.32	\$27.32
Level 6	\$30.60	\$38.25	\$22.95	\$30.60	\$30.60	\$30.60	\$30.60

Junior - Full-time & part-time - 17 years

Table 1 of 2

Classification	Weekly pay rate	Hourly pay rate	Early morning shift	Afternoon shift	Afternoon shift - permanent shiftwork	Night shift	Night shift - permanent shiftwork
Level 1	\$492.84	\$12.97	\$14.59	\$15.56	\$16.21	\$16.21	\$16.86
Level 2	\$539.70	\$14.20	\$15.98	\$17.04	\$17.75	\$17.75	\$18.46
Level 3	\$570.06	\$15.00	\$16.88	\$18.00	\$18.75	\$18.75	\$19.50
Level 4	\$598.62	\$15.75	\$17.72	\$18.90	\$19.69	\$19.69	\$20.48
Level 5	\$622.92	\$16.39	\$18.44	\$19.67	\$20.49	\$20.49	\$21.31
Level 6	\$697.74	\$18.36	\$20.66	\$22.03	\$22.95	\$22.95	\$23.87

Table 2 of 2

Classification	Sunday	Public holiday	Overtime - Monday to Saturday - first 3 hours	Overtime - Monday to Saturday - after 3 hours	Overtime - Saturday - work in excess of weekly hours	Less than 10 hour break between shifts	Less than 8 hour break between shifts - change to shift
Level 1	\$25.94	\$32.43	\$19.46	\$25.94	\$25.94	\$25.94	\$25.94
Level 2	\$28.40	\$35.50	\$21.30	\$28.40	\$28.40	\$28.40	\$28.40
Level 3	\$30.00	\$37.50	\$22.50	\$30.00	\$30.00	\$30.00	\$30.00
Level 4	\$31.50	\$39.38	\$23.63	\$31.50	\$31.50	\$31.50	\$31.50
Level 5	\$32.78	\$40.98	\$24.59	\$32.78	\$32.78	\$32.78	\$32.78
Level 6	\$36.72	\$45.90	\$27.54	\$36.72	\$36.72	\$36.72	\$36.72

Junior - Full-time & part-time - 18 years

Table 1 of 2

Classification	Weekly pay rate	Hourly pay rate	Early morning shift	Afternoon shift	Afternoon shift - permanent shiftwork	Night shift	Night shift - permanent shiftwork
Level 1	\$574.98	\$15.13	\$17.02	\$18.16	\$18.91	\$18.91	\$19.67
Level 2	\$629.65	\$16.57	\$18.64	\$19.88	\$20.71	\$20.71	\$21.54
Level 3	\$665.07	\$17.50	\$19.69	\$21.00	\$21.88	\$21.88	\$22.75
Level 4	\$698.39	\$18.38	\$20.68	\$22.06	\$22.98	\$22.98	\$23.89
Level 5	\$726.74	\$19.12	\$21.51	\$22.94	\$23.90	\$23.90	\$24.86
Level 6	\$814.03	\$21.42	\$24.10	\$25.70	\$26.78	\$26.78	\$27.85

Table 2 of 2

Classification	Sunday	Public holiday	Overtime - Monday to Saturday - first 3 hours	Overtime - Monday to Saturday - after 3 hours	Overtime - Saturday - work in excess of weekly hours	Less than 10 hour break between shifts	Less than 8 hour break between shifts - change to shift
Level 1	\$30.26	\$37.83	\$22.70	\$30.26	\$30.26	\$30.26	\$30.26
Level 2	\$33.14	\$41.43	\$24.86	\$33.14	\$33.14	\$33.14	\$33.14
Level 3	\$35.00	\$43.75	\$26.25	\$35.00	\$35.00	\$35.00	\$35.00
Level 4	\$36.76	\$45.95	\$27.57	\$36.76	\$36.76	\$36.76	\$36.76
Level 5	\$38.24	\$47.80	\$28.68	\$38.24	\$38.24	\$38.24	\$38.24
Level 6	\$42.84	\$53.55	\$32.13	\$42.84	\$42.84	\$42.84	\$42.84

Junior - Full-time & part-time - 19 years

Table 1 of 2

Classification	Weekly pay rate	Hourly pay rate	Early morning shift	Afternoon shift	Afternoon shift - permanent shiftwork	Night shift	Night shift - permanent shiftwork
Level 1	\$657.12	\$17.29	\$19.45	\$20.75	\$21.61	\$21.61	\$22.48
Level 2	\$719.60	\$18.94	\$21.31	\$22.73	\$23.68	\$23.68	\$24.62
Level 3	\$760.08	\$20.00	\$22.50	\$24.00	\$25.00	\$25.00	\$26.00
Level 4	\$798.16	\$21.00	\$23.63	\$25.20	\$26.25	\$26.25	\$27.30
Level 5	\$830.56	\$21.86	\$24.59	\$26.23	\$27.33	\$27.33	\$28.42
Level 6	\$930.32	\$24.48	\$27.54	\$29.38	\$30.60	\$30.60	\$31.82

Table 2 of 2

Classification	Sunday	Public holiday	Overtime - Monday to Saturday - first 3 hours	Overtime - Monday to Saturday - after 3 hours	Overtime - Saturday - work in excess of weekly hours	Less than 10 hour break between shifts	Less than 8 hour break between shifts - change to shift
Level 1	\$34.58	\$43.23	\$25.94	\$34.58	\$34.58	\$34.58	\$34.58
Level 2	\$37.88	\$47.35	\$28.41	\$37.88	\$37.88	\$37.88	\$37.88
Level 3	\$40.00	\$50.00	\$30.00	\$40.00	\$40.00	\$40.00	\$40.00
Level 4	\$42.00	\$52.50	\$31.50	\$42.00	\$42.00	\$42.00	\$42.00
Level 5	\$43.72	\$54.65	\$32.79	\$43.72	\$43.72	\$43.72	\$43.72
Level 6	\$48.96	\$61.20	\$36.72	\$48.96	\$48.96	\$48.96	\$48.96

Junior - Full-time & part-time - 20 years

Table 1 of 2

Classification	Weekly pay rate	Hourly pay rate	Early morning shift	Afternoon shift	Afternoon shift - permanent shiftwork	Night shift	Night shift - permanent shiftwork
Level 1	\$739.26	\$19.45	\$21.88	\$23.34	\$24.31	\$24.31	\$25.29
Level 2	\$809.55	\$21.30	\$23.96	\$25.56	\$26.63	\$26.63	\$27.69
Level 3	\$855.09	\$22.50	\$25.31	\$27.00	\$28.13	\$28.13	\$29.25
Level 4	\$897.93	\$23.63	\$26.58	\$28.36	\$29.54	\$29.54	\$30.72
Level 5	\$934.38	\$24.59	\$27.66	\$29.51	\$30.74	\$30.74	\$31.97
Level 6	\$1,046.61	\$27.54	\$30.98	\$33.05	\$34.43	\$34.43	\$35.80

Table 2 of 2

Classification	Sunday	Public holiday	Overtime - Monday to Saturday - first 3 hours	Overtime - Monday to Saturday - after 3 hours	Overtime - Saturday - work in excess of weekly hours	Less than 10 hour break between shifts	Less than 8 hour break between shifts - change to shift
Level 1	\$38.90	\$48.63	\$29.18	\$38.90	\$38.90	\$38.90	\$38.90
Level 2	\$42.60	\$53.25	\$31.95	\$42.60	\$42.60	\$42.60	\$42.60
Level 3	\$45.00	\$56.25	\$33.75	\$45.00	\$45.00	\$45.00	\$45.00
Level 4	\$47.26	\$59.08	\$35.45	\$47.26	\$47.26	\$47.26	\$47.26
Level 5	\$49.18	\$61.48	\$36.89	\$49.18	\$49.18	\$49.18	\$49.18
Level 6	\$55.08	\$68.85	\$41.31	\$55.08	\$55.08	\$55.08	\$55.08

Junior - Casual - 16 years and under

Table 1 of 2

Classification	Hourly pay rate	Early morning shift	Afternoon shift	Afternoon shift - permanent shiftwork	Night shift	Night shift - permanent shiftwork
Level 1	\$13.51	\$14.86	\$15.67	\$16.22	\$16.22	\$16.76
Level 2	\$14.80	\$16.28	\$17.17	\$17.76	\$17.76	\$18.35
Level 3	\$15.63	\$17.19	\$18.13	\$18.75	\$18.75	\$19.38
Level 4	\$16.41	\$18.05	\$19.04	\$19.70	\$19.70	\$20.35
Level 5	\$17.08	\$18.78	\$19.81	\$20.49	\$20.49	\$21.17
Level 6	\$19.13	\$21.04	\$22.19	\$22.95	\$22.95	\$23.72

Table 2 of 2

Classification	Sunday	Public holiday	Overtime - Monday to Saturday - first 3 hours	Overtime - Monday to Saturday - after 3 hours	Overtime - Saturday - work in excess of weekly hours
Level 1	\$24.32	\$29.73	\$18.92	\$24.32	\$24.32
Level 2	\$26.64	\$32.56	\$20.72	\$26.64	\$26.64
Level 3	\$28.13	\$34.38	\$21.88	\$28.13	\$28.13
Level 4	\$29.54	\$36.11	\$22.98	\$29.54	\$29.54
Level 5	\$30.74	\$37.57	\$23.91	\$30.74	\$30.74
Level 6	\$34.43	\$42.08	\$26.78	\$34.43	\$34.43

Junior - Casual - 17 years

Table 1 of 2

Classification	Hourly pay rate	Early morning shift	Afternoon shift	Afternoon shift - permanent shiftwork	Night shift	Night shift - permanent shiftwork
Level 1	\$16.21	\$17.83	\$18.81	\$19.46	\$19.46	\$20.10
Level 2	\$17.75	\$19.53	\$20.59	\$21.30	\$21.30	\$22.01
Level 3	\$18.75	\$20.63	\$21.75	\$22.50	\$22.50	\$23.25
Level 4	\$19.69	\$21.66	\$22.84	\$23.63	\$23.63	\$24.41
Level 5	\$20.49	\$22.54	\$23.77	\$24.59	\$24.59	\$25.40
Level 6	\$22.95	\$25.25	\$26.62	\$27.54	\$27.54	\$28.46

Table 2 of 2

Classification	Sunday	Public holiday	Overtime - Monday to Saturday - first 3 hours	Overtime - Monday to Saturday - after 3 hours	Overtime - Saturday - work in excess of weekly hours
Level 1	\$29.18	\$35.67	\$22.70	\$29.18	\$29.18
Level 2	\$31.95	\$39.05	\$24.85	\$31.95	\$31.95
Level 3	\$33.75	\$41.25	\$26.25	\$33.75	\$33.75
Level 4	\$35.44	\$43.31	\$27.56	\$35.44	\$35.44
Level 5	\$36.88	\$45.07	\$28.68	\$36.88	\$36.88
Level 6	\$41.31	\$50.49	\$32.13	\$41.31	\$41.31

Junior - Casual - 18 years

Table 1 of 2

Classification	Hourly pay rate	Early morning shift	Afternoon shift	Afternoon shift - permanent shiftwork	Night shift	Night shift - permanent shiftwork
Level 1	\$18.91	\$20.80	\$21.94	\$22.70	\$22.70	\$23.45
Level 2	\$20.71	\$22.78	\$24.03	\$24.86	\$24.86	\$25.68
Level 3	\$21.88	\$24.06	\$25.38	\$26.25	\$26.25	\$27.13
Level 4	\$22.98	\$25.27	\$26.65	\$27.57	\$27.57	\$28.49
Level 5	\$23.90	\$26.29	\$27.72	\$28.68	\$28.68	\$29.64
Level 6	\$26.78	\$29.45	\$31.06	\$32.13	\$32.13	\$33.20

Table 2 of 2

Classification	Sunday	Public holiday	Overtime - Monday to Saturday - first 3 hours	Overtime - Monday to Saturday - after 3 hours	Overtime - Saturday - work in excess of weekly hours
Level 1	\$34.04	\$41.61	\$26.48	\$34.04	\$34.04
Level 2	\$37.28	\$45.57	\$29.00	\$37.28	\$37.28
Level 3	\$39.38	\$48.13	\$30.63	\$39.38	\$39.38
Level 4	\$41.36	\$50.55	\$32.17	\$41.36	\$41.36
Level 5	\$43.02	\$52.58	\$33.46	\$43.02	\$43.02
Level 6	\$48.20	\$58.91	\$37.49	\$48.20	\$48.20

Junior - Casual - 19 years

Table 1 of 2

Classification	Hourly pay rate	Early morning shift	Afternoon shift	Afternoon shift - permanent shiftwork	Night shift	Night shift - permanent shiftwork
Level 1	\$21.61	\$23.77	\$25.07	\$25.94	\$25.94	\$26.80
Level 2	\$23.68	\$26.04	\$27.46	\$28.41	\$28.41	\$29.36
Level 3	\$25.00	\$27.50	\$29.00	\$30.00	\$30.00	\$31.00
Level 4	\$26.25	\$28.88	\$30.45	\$31.50	\$31.50	\$32.55
Level 5	\$27.33	\$30.06	\$31.70	\$32.79	\$32.79	\$33.88
Level 6	\$30.60	\$33.66	\$35.50	\$36.72	\$36.72	\$37.94

Table 2 of 2

Classification	Sunday	Public holiday	Overtime - Monday to Saturday - first 3 hours	Overtime - Monday to Saturday - after 3 hours	Overtime - Saturday - work in excess of weekly hours
Level 1	\$38.90	\$47.55	\$30.26	\$38.90	\$38.90
Level 2	\$42.62	\$52.09	\$33.15	\$42.62	\$42.62
Level 3	\$45.00	\$55.00	\$35.00	\$45.00	\$45.00
Level 4	\$47.25	\$57.75	\$36.75	\$47.25	\$47.25
Level 5	\$49.19	\$60.12	\$38.26	\$49.19	\$49.19
Level 6	\$55.08	\$67.32	\$42.84	\$55.08	\$55.08

Junior - Casual - 20 years

Table 1 of 2

Classification	Hourly pay rate	Early morning shift	Afternoon shift	Afternoon shift - permanent shiftwork	Night shift	Night shift - permanent shiftwork
Level 1	\$24.31	\$26.74	\$28.20	\$29.18	\$29.18	\$30.15
Level 2	\$26.63	\$29.29	\$30.89	\$31.95	\$31.95	\$33.02
Level 3	\$28.13	\$30.94	\$32.63	\$33.75	\$33.75	\$34.88
Level 4	\$29.54	\$32.49	\$34.26	\$35.45	\$35.45	\$36.63
Level 5	\$30.74	\$33.81	\$35.66	\$36.89	\$36.89	\$38.11
Level 6	\$34.43	\$37.87	\$39.93	\$41.31	\$41.31	\$42.69

Table 2 of 2

Classification	Sunday	Public holiday	Overtime - Monday to Saturday - first 3 hours	Overtime - Monday to Saturday - after 3 hours	Overtime - Saturday - work in excess of weekly hours
Level 1	\$43.76	\$53.49	\$34.04	\$43.76	\$43.76
Level 2	\$47.93	\$58.58	\$37.28	\$47.93	\$47.93
Level 3	\$50.63	\$61.88	\$39.38	\$50.63	\$50.63
Level 4	\$53.17	\$64.98	\$41.35	\$53.17	\$53.17
Level 5	\$55.33	\$67.62	\$43.03	\$55.33	\$55.33
Level 6	\$61.97	\$75.74	\$48.20	\$61.97	\$61.97

Allowances

Allowances	Rate
First aid allowance	\$0.44 per hour up to a maximum of \$16.55 per week
Meal allowance - overtime	\$17.63 for the first meal and \$14.50 for an extra meal after 5 and a half hours
Stand-by allowance - Monday to Friday	\$19.07 per day
Stand-by allowance - Saturday, Sunday and Public holidays	\$38.95 per day
Stand-by - business calls reimbursement	reimbursement for the cost of business calls made while rostered on stand-by
Stand-by call-back - using own vehicle	\$0.80 per kilometre
Stand-by call-back - transport costs	reimbursement for the cost of fares for public transport or taxi
Working away from usual workplace - travelling expenses reimbursement	reimbursement for the cost of travel expenses
Working away from usual workplace - travelling time allowance	50% of the minimum hourly rate for any travel time which is more than the employee's normal travel time from home to work
Vehicle allowance - required to provide a motor vehicle as a condition of employment -1500 cc and under	\$2.75 per hour up to a maximum of \$104.51 per week
Vehicle allowance - required to provide a motor vehicle as a condition of employment - over 1500 cc	\$3.39 per hour up to a maximum of \$128.92 per week
Vehicle allowance - required to use own vehicle on casual or incidental basis	\$0.80 per km

Disclaimer

The Fair Work Ombudsman is committed to providing advice that you can rely on.

The information contained in this guide is general in nature. If you are unsure about how it applies to your situation you can call us on 13 13 94 or speak with a union, industry association or workplace relations professional.