

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 the first full pay period on or after 01 July 2022.

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

The best way to get general pay and conditions advice is to register for [My account](#) on our website. Once you have registered you can ask questions and save replies, view tailored information relevant to you and save pages, pay rates and awards.

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However, we cannot guarantee or accept any liability for the accuracy, reliability, currency or completeness of the information available in this pay guide. This is because, for example, there may be a delay between when a change takes effect, and when the information available in the guide is updated.

When considering information available in the pay guide about awards you should also have regard to the terms of the relevant award, which can be found through our [Awards page](#). If our information is inconsistent with the award, then the award applies.

If you need further assistance you can [contact us](#). Alternatively, you may wish to get independent advice from a union, employer association or lawyer on your particular circumstances.

We encourage you to [subscribe to email updates](#) to receive alerts when pay rates and entitlements change in this pay guide.

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	\$861.40	\$22.67	\$25.50	\$27.20	\$28.34	\$28.34	\$29.47
Level 2	\$940.90	\$24.76	\$27.86	\$29.71	\$30.95	\$30.95	\$32.19
Level 3	\$993.80	\$26.15	\$29.42	\$31.38	\$32.69	\$32.69	\$34.00
Level 4	\$1,043.60	\$27.46	\$30.89	\$32.95	\$34.33	\$34.33	\$35.70
Level 5	\$1,086.00	\$28.58	\$32.15	\$34.30	\$35.73	\$35.73	\$37.15
Level 6	\$1,216.40	\$32.01	\$36.01	\$38.41	\$40.01	\$40.01	\$41.61

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	\$45.34	\$56.68	\$34.01	\$45.34	\$45.34	\$45.34	\$45.34
Level 2	\$49.52	\$61.90	\$37.14	\$49.52	\$49.52	\$49.52	\$49.52
Level 3	\$52.30	\$65.38	\$39.23	\$52.30	\$52.30	\$52.30	\$52.30
Level 4	\$54.92	\$68.65	\$41.19	\$54.92	\$54.92	\$54.92	\$54.92
Level 5	\$57.16	\$71.45	\$42.87	\$57.16	\$57.16	\$57.16	\$57.16
Level 6	\$64.02	\$80.03	\$48.02	\$64.02	\$64.02	\$64.02	\$64.02

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	\$28.34	\$31.17	\$32.87	\$34.01	\$34.01	\$35.14
Level 2	\$30.95	\$34.05	\$35.90	\$37.14	\$37.14	\$38.38
Level 3	\$32.69	\$35.96	\$37.92	\$39.23	\$39.23	\$40.53
Level 4	\$34.33	\$37.76	\$39.82	\$41.19	\$41.19	\$42.56
Level 5	\$35.73	\$39.30	\$41.44	\$42.87	\$42.87	\$44.30
Level 6	\$40.01	\$44.01	\$46.41	\$48.02	\$48.02	\$49.62

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	\$51.01	\$62.34	\$39.67	\$51.01	\$51.01
Level 2	\$55.71	\$68.09	\$43.33	\$55.71	\$55.71
Level 3	\$58.84	\$71.91	\$45.76	\$58.84	\$58.84
Level 4	\$61.79	\$75.52	\$48.06	\$61.79	\$61.79
Level 5	\$64.31	\$78.60	\$50.02	\$64.31	\$64.31
Level 6	\$72.02	\$88.03	\$56.02	\$72.02	\$72.02

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	\$430.70	\$11.33	\$12.75	\$13.60	\$14.16	\$14.16	\$14.73
Level 2	\$470.45	\$12.38	\$13.93	\$14.86	\$15.48	\$15.48	\$16.09
Level 3	\$496.90	\$13.08	\$14.72	\$15.70	\$16.35	\$16.35	\$17.00
Level 4	\$521.80	\$13.73	\$15.45	\$16.48	\$17.16	\$17.16	\$17.85
Level 5	\$543.00	\$14.29	\$16.08	\$17.15	\$17.86	\$17.86	\$18.58
Level 6	\$608.20	\$16.01	\$18.01	\$19.21	\$20.01	\$20.01	\$20.81

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	\$22.66	\$28.33	\$17.00	\$22.66	\$22.66	\$22.66	\$22.66
Level 2	\$24.76	\$30.95	\$18.57	\$24.76	\$24.76	\$24.76	\$24.76
Level 3	\$26.16	\$32.70	\$19.62	\$26.16	\$26.16	\$26.16	\$26.16
Level 4	\$27.46	\$34.33	\$20.60	\$27.46	\$27.46	\$27.46	\$27.46
Level 5	\$28.58	\$35.73	\$21.44	\$28.58	\$28.58	\$28.58	\$28.58
Level 6	\$32.02	\$40.03	\$24.02	\$32.02	\$32.02	\$32.02	\$32.02

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	\$516.84	\$13.60	\$15.30	\$16.32	\$17.00	\$17.00	\$17.68
Level 2	\$564.54	\$14.86	\$16.72	\$17.83	\$18.58	\$18.58	\$19.32
Level 3	\$596.28	\$15.69	\$17.65	\$18.83	\$19.61	\$19.61	\$20.40
Level 4	\$626.16	\$16.48	\$18.54	\$19.78	\$20.60	\$20.60	\$21.42
Level 5	\$651.60	\$17.15	\$19.29	\$20.58	\$21.44	\$21.44	\$22.30
Level 6	\$729.84	\$19.21	\$21.61	\$23.05	\$24.01	\$24.01	\$24.97

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	\$27.20	\$34.00	\$20.40	\$27.20	\$27.20	\$27.20	\$27.20
Level 2	\$29.72	\$37.15	\$22.29	\$29.72	\$29.72	\$29.72	\$29.72
Level 3	\$31.38	\$39.23	\$23.54	\$31.38	\$31.38	\$31.38	\$31.38
Level 4	\$32.96	\$41.20	\$24.72	\$32.96	\$32.96	\$32.96	\$32.96
Level 5	\$34.30	\$42.88	\$25.73	\$34.30	\$34.30	\$34.30	\$34.30
Level 6	\$38.42	\$48.03	\$28.82	\$38.42	\$38.42	\$38.42	\$38.42

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	\$602.98	\$15.87	\$17.85	\$19.04	\$19.84	\$19.84	\$20.63
Level 2	\$658.63	\$17.33	\$19.50	\$20.80	\$21.66	\$21.66	\$22.53
Level 3	\$695.66	\$18.31	\$20.60	\$21.97	\$22.89	\$22.89	\$23.80
Level 4	\$730.52	\$19.22	\$21.62	\$23.06	\$24.03	\$24.03	\$24.99
Level 5	\$760.20	\$20.01	\$22.51	\$24.01	\$25.01	\$25.01	\$26.01
Level 6	\$851.48	\$22.41	\$25.21	\$26.89	\$28.01	\$28.01	\$29.13

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	\$31.74	\$39.68	\$23.81	\$31.74	\$31.74	\$31.74	\$31.74
Level 2	\$34.66	\$43.33	\$26.00	\$34.66	\$34.66	\$34.66	\$34.66
Level 3	\$36.62	\$45.78	\$27.47	\$36.62	\$36.62	\$36.62	\$36.62
Level 4	\$38.44	\$48.05	\$28.83	\$38.44	\$38.44	\$38.44	\$38.44
Level 5	\$40.02	\$50.03	\$30.02	\$40.02	\$40.02	\$40.02	\$40.02
Level 6	\$44.82	\$56.03	\$33.62	\$44.82	\$44.82	\$44.82	\$44.82

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	\$689.12	\$18.13	\$20.40	\$21.76	\$22.66	\$22.66	\$23.57
Level 2	\$752.72	\$19.81	\$22.29	\$23.77	\$24.76	\$24.76	\$25.75
Level 3	\$795.04	\$20.92	\$23.54	\$25.10	\$26.15	\$26.15	\$27.20
Level 4	\$834.88	\$21.97	\$24.72	\$26.36	\$27.46	\$27.46	\$28.56
Level 5	\$868.80	\$22.86	\$25.72	\$27.43	\$28.58	\$28.58	\$29.72
Level 6	\$973.12	\$25.61	\$28.81	\$30.73	\$32.01	\$32.01	\$33.29

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	\$36.26	\$45.33	\$27.20	\$36.26	\$36.26	\$36.26	\$36.26
Level 2	\$39.62	\$49.53	\$29.72	\$39.62	\$39.62	\$39.62	\$39.62
Level 3	\$41.84	\$52.30	\$31.38	\$41.84	\$41.84	\$41.84	\$41.84
Level 4	\$43.94	\$54.93	\$32.96	\$43.94	\$43.94	\$43.94	\$43.94
Level 5	\$45.72	\$57.15	\$34.29	\$45.72	\$45.72	\$45.72	\$45.72
Level 6	\$51.22	\$64.03	\$38.42	\$51.22	\$51.22	\$51.22	\$51.22

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	\$775.26	\$20.40	\$22.95	\$24.48	\$25.50	\$25.50	\$26.52
Level 2	\$846.81	\$22.28	\$25.07	\$26.74	\$27.85	\$27.85	\$28.96
Level 3	\$894.42	\$23.54	\$26.48	\$28.25	\$29.43	\$29.43	\$30.60
Level 4	\$939.24	\$24.72	\$27.81	\$29.66	\$30.90	\$30.90	\$32.14
Level 5	\$977.40	\$25.72	\$28.94	\$30.86	\$32.15	\$32.15	\$33.44
Level 6	\$1,094.76	\$28.81	\$32.41	\$34.57	\$36.01	\$36.01	\$37.45

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	\$40.80	\$51.00	\$30.60	\$40.80	\$40.80	\$40.80	\$40.80
Level 2	\$44.56	\$55.70	\$33.42	\$44.56	\$44.56	\$44.56	\$44.56
Level 3	\$47.08	\$58.85	\$35.31	\$47.08	\$47.08	\$47.08	\$47.08
Level 4	\$49.44	\$61.80	\$37.08	\$49.44	\$49.44	\$49.44	\$49.44
Level 5	\$51.44	\$64.30	\$38.58	\$51.44	\$51.44	\$51.44	\$51.44
Level 6	\$57.62	\$72.03	\$43.22	\$57.62	\$57.62	\$57.62	\$57.62

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	\$14.16	\$15.58	\$16.43	\$17.00	\$17.00	\$17.56
Level 2	\$15.48	\$17.02	\$17.95	\$18.57	\$18.57	\$19.19
Level 3	\$16.35	\$17.99	\$18.97	\$19.62	\$19.62	\$20.27
Level 4	\$17.16	\$18.88	\$19.91	\$20.60	\$20.60	\$21.28
Level 5	\$17.86	\$19.65	\$20.72	\$21.44	\$21.44	\$22.15
Level 6	\$20.01	\$22.01	\$23.21	\$24.02	\$24.02	\$24.82

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
Level 1	\$25.49	\$31.16	\$19.83	\$25.49	\$25.49
Level 2	\$27.86	\$34.05	\$21.67	\$27.86	\$27.86
Level 3	\$29.43	\$35.97	\$22.89	\$29.43	\$29.43
Level 4	\$30.89	\$37.76	\$24.03	\$30.89	\$30.89
Level 5	\$32.15	\$39.30	\$25.01	\$32.15	\$32.15
Level 6	\$36.02	\$44.03	\$28.02	\$36.02	\$36.02

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	\$17.00	\$18.70	\$19.72	\$20.40	\$20.40	\$21.08
Level 2	\$18.58	\$20.43	\$21.55	\$22.29	\$22.29	\$23.03
Level 3	\$19.61	\$21.57	\$22.75	\$23.54	\$23.54	\$24.32
Level 4	\$20.60	\$22.66	\$23.90	\$24.72	\$24.72	\$25.54
Level 5	\$21.44	\$23.58	\$24.87	\$25.73	\$25.73	\$26.58
Level 6	\$24.01	\$26.41	\$27.85	\$28.82	\$28.82	\$29.78

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
Level 1	\$30.60	\$37.40	\$23.80	\$30.60	\$30.60
Level 2	\$33.44	\$40.87	\$26.01	\$33.44	\$33.44
Level 3	\$35.30	\$43.15	\$27.46	\$35.30	\$35.30
Level 4	\$37.08	\$45.32	\$28.84	\$37.08	\$37.08
Level 5	\$38.59	\$47.16	\$30.01	\$38.59	\$38.59
Level 6	\$43.22	\$52.83	\$33.62	\$43.22	\$43.22

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	\$19.84	\$21.82	\$23.01	\$23.81	\$23.81	\$24.60
Level 2	\$21.66	\$23.83	\$25.13	\$26.00	\$26.00	\$26.86
Level 3	\$22.89	\$25.18	\$26.55	\$27.47	\$27.47	\$28.38
Level 4	\$24.03	\$26.43	\$27.87	\$28.83	\$28.83	\$29.79
Level 5	\$25.01	\$27.51	\$29.01	\$30.02	\$30.02	\$31.02
Level 6	\$28.01	\$30.81	\$32.49	\$33.62	\$33.62	\$34.74

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	\$35.71	\$43.64	\$27.77	\$35.71	\$35.71
Level 2	\$38.99	\$47.66	\$30.33	\$38.99	\$38.99
Level 3	\$41.20	\$50.35	\$32.04	\$41.20	\$41.20
Level 4	\$43.25	\$52.86	\$33.64	\$43.25	\$43.25
Level 5	\$45.02	\$55.03	\$35.02	\$45.02	\$45.02
Level 6	\$50.42	\$61.63	\$39.22	\$50.42	\$50.42

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	\$22.66	\$24.93	\$26.29	\$27.20	\$27.20	\$28.10
Level 2	\$24.76	\$27.24	\$28.72	\$29.72	\$29.72	\$30.71
Level 3	\$26.15	\$28.77	\$30.33	\$31.38	\$31.38	\$32.43
Level 4	\$27.46	\$30.21	\$31.86	\$32.96	\$32.96	\$34.05
Level 5	\$28.58	\$31.43	\$33.15	\$34.29	\$34.29	\$35.43
Level 6	\$32.01	\$35.21	\$37.13	\$38.42	\$38.42	\$39.70

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	\$40.79	\$49.86	\$31.73	\$40.79	\$40.79
Level 2	\$44.57	\$54.48	\$34.67	\$44.57	\$44.57
Level 3	\$47.07	\$57.53	\$36.61	\$47.07	\$47.07
Level 4	\$49.43	\$60.42	\$38.45	\$49.43	\$49.43
Level 5	\$51.44	\$62.87	\$40.01	\$51.44	\$51.44
Level 6	\$57.62	\$70.43	\$44.82	\$57.62	\$57.62

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	\$25.50	\$28.05	\$29.58	\$30.60	\$30.60	\$31.62
Level 2	\$27.85	\$30.64	\$32.31	\$33.42	\$33.42	\$34.53
Level 3	\$29.43	\$32.37	\$34.13	\$35.31	\$35.31	\$36.49
Level 4	\$30.90	\$33.99	\$35.84	\$37.08	\$37.08	\$38.32
Level 5	\$32.15	\$35.37	\$37.29	\$38.58	\$38.58	\$39.87
Level 6	\$36.01	\$39.61	\$41.77	\$43.22	\$43.22	\$44.66

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	\$45.90	\$56.10	\$35.70	\$45.90	\$45.90
Level 2	\$50.13	\$61.27	\$38.99	\$50.13	\$50.13
Level 3	\$52.97	\$64.74	\$41.20	\$52.97	\$52.97
Level 4	\$55.62	\$67.98	\$43.26	\$55.62	\$55.62
Level 5	\$57.87	\$70.73	\$45.01	\$57.87	\$57.87
Level 6	\$64.82	\$79.23	\$50.42	\$64.82	\$64.82

Allowances

Allowances	Rate
First aid allowance	\$0.46 per hour up to a maximum of \$17.31 per week
Meal allowance - overtime	\$18.04 for the first meal and \$14.83 for an extra meal after 5 and a half hours
Stand-by allowance - Monday to Friday	\$19.95 per day
Stand-by allowance - Saturday, Sunday and Public holidays	\$40.74 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	\$0.92 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	\$3.14 per hour up to a maximum of \$119.33 per week
Vehicle allowance - required to provide a motor vehicle as a condition of employment - over 1500 cc	\$3.87 per hour up to a maximum of \$147.20 per week
Vehicle allowance - required to use own vehicle on casual or incidental basis	\$0.92 per km