

Access Account (S1), Regular Payment Account (S2)

Daily Balance	Interest Rate
\$0 plus	0.00% p.a.

Pensioner Plus Account (S12)

Daily Balance	Interest Rate
\$0 - \$48,600.00	0.15% p.a.
\$48,600.01 plus	0.75% p.a.

Interest calculated daily on the portion of the balance in each tier at the applicable interest rate and paid monthly

iNet Saver Account (S11) (only available via online or phone banking)

Daily Balance	Interest Rate
\$0 - \$99,999.99	0.00% p.a.
\$100,000.00 - \$249,999.99	0.10% p.a.
\$250,000.00 - \$499,999.99	0.15% p.a.
\$500,000.00 plus	1.10% p.a.

Interest is calculated daily on the portion of the balance in each tier at the applicable interest rate and paid monthly.

Cash Management Account (S10 & S55)

Daily Balance	Interest Rate
\$0 - \$19,999.99	0.00% p.a.
\$20,000.00 - \$99,999.99	0.00% p.a.
\$100,000.00 plus	0.15% p.a.

Interest is calculated daily on the portion of the balance in each tier at the applicable interest rate and paid monthly. Deposits available at call after 7 days.

Christmas Saver Account (S4)

Daily Balance	Interest Rate
\$1 plus	0.15% p.a.

Interest calculated on daily balance and paid monthly

Reward Me Saver Account (S32)

Daily Balance	Interest Rate
\$0 - \$19,999.99	0.00% p.a.
\$20,000.00 plus	0.10% p.a.

Members with minimum monthly balance of \$20,000 and above in their account will receive the applicable interest rate on the whole balance of the account and is paid monthly.

Bonus Saver Account (S13)	Rate Type	Interest Rate
\$1 plus	Base Rate	0.01% p.a.
	Bonus Rate	0.60% p.a.
	Total	0.61% p.a.

All deposits made to the account receive interest on the balance together with a bonus interest, if these conditions are met: no withdrawals or transfers are made in the month, account not closed during the month and minimum \$100 deposit each month by cash, cheque, payroll credit or direct credit.

Term Deposits (Minimum \$1,000)	Interest paid on maturity or annually	Interest paid monthly
5 years	0.70% p.a.	0.65% p.a.
4 years	0.70% p.a.	0.65% p.a.
3 years	0.60% p.a.	0.55% p.a.
2 years	0.60% p.a.	0.55% p.a.
1 year	0.60% p.a.	0.55% p.a.
9 months	0.50% p.a.	0.45% p.a.
6 months	0.50% p.a.	0.45% p.a.
3 months	0.40% p.a.	0.35% p.a.

These rates apply to retail deposits only. These rates are only offered if the member nominates for interest to be paid on maturity or when the term exceeds one year where interest must be paid annually. Monthly, quarterly and six monthly interest is available with a reduction on the current rate. Where funds are withdrawn from an investment account prior to maturity, a reduced rate of 0.10% interest applies. For terms outside of the advertised rates contact us on 1300 364 400.

Visa Account (S3)*, Budget Account (S5)*, Special Purpose Account (S7)*, RediAccess Account (S81)*, BusiAccess Account (S82)*	
Daily Balance	Interest Rate
\$0 plus	0.00% p.a.
Bonus Saver Account (Quay S85)*	
Daily Balance	Interest Rate
\$1 plus	0.60% p.a. [^]
\$1 plus	0.10% p.a. ^{^^}
Interest is calculated daily on the entire balance at the applicable interest rate and paid monthly. [^] No withdrawals during the month ^{^^} Withdrawals during the month	
Self-Managed Super Fund Savings (S87)*	
Daily Balance	Interest Rate
\$1 - \$4,999.99	0.01% p.a.
\$5,000.00 plus	0.50% p.a.
Interest is calculated daily on the entire balance at the applicable interest rate and paid monthly.	
Investment Saver Account (S83)*	
Daily Balance	Interest Rate
\$0 - \$4,999.99	0.00% p.a.
\$5,000.00 plus	0.10% p.a.
Interest is calculated daily on the entire balance at the applicable interest rate and paid monthly.	
SmartSaver Account (S86)* (Children under 18 years only)	
Daily Balance	Interest Rate
\$1 - \$25,000.00 [^]	1.00% p.a.
\$1 - \$25,000.00 ^{^^}	0.50% p.a.
\$25,000.00 plus	0.50% p.a.
Interest is calculated on the tiered daily balance at the applicable interest rate and paid monthly. [^] Interest rate applies subject to requirements being met during the month for a minimum deposit of \$25 and no withdrawals. ^{^^} Interest rate applies if bonus conditions are not met and/or on balances exceeding \$25,000.	
Young Savers Account (S8)*	
Daily Balance	Interest Rate
\$1 plus	0.15% p.a.
Interest calculated on minimum monthly balance and is paid monthly.	

Special Saver Account (S84)*	
Daily Balance	Interest Rate
\$1 - \$1,999.99	0.00% p.a.
\$2,000.00 - \$4,999.99	0.00% p.a.
\$5,000.00 - \$9,999.99	0.00% p.a.
\$10,000.00 - \$24,999.99	0.00% p.a.
\$25,000.00 plus	0.10% p.a.
Interest is calculated daily on the entire balance at the applicable interest rate and paid quarterly.	
Determined Savers Account (S9)*	
Daily Balance	Interest Rate
\$1 plus	0.01% p.a.
Interest calculated on a daily balance and paid monthly.	
Go Green Savings Account (S18)*	
Daily Balance	Interest Rate
\$0 plus	0.00% p.a.
Mortgage Offset Account (S89)*	
Linked to Premium Home Loan. No interest will accrue on this account. The daily balance will be offset against the linked mortgage account prior to interest being calculated on the loan account.	
Insurance Account (S6)* & Union Membership (S14)*	
Non-interest bearing account	

*Accounts no longer offered. Existing accounts only. Terms & Conditions and Fees & Charges apply.