

Access Account (S1)	
Daily Balance	Interest Rate
\$0 plus	0.00% p.a.
Interest calculated on daily balance and paid monthly.	

Christmas Saver Account (S4)	
Daily Balance	Interest Rate
\$1 plus	0.15% p.a.
Interest calculated on daily balance and paid monthly.	

Cash Management Account (S10)	
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	0.50% 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.

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.

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.

Bonus Saver Account (S13)	Rate Type	Interest Rate
\$1 plus	Base Rate	0.01% p.a.
	Bonus Rate	0.50% p.a.
	Total	0.51% p.a.

Interest calculated on daily balance and paid monthly. Base interest paid on balance of account. Bonus interest will be paid when the following criteria are satisfied:

- Deposit a minimum amount of \$100 within the calendar month, and
- No withdrawals or transfers in the calendar month, and
- Account not closed during the calendar month.

Mortgage Offset Account (S23, S25, S31 & S33)
Linked to applicable rate 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.

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.

BusiAccess Account (S82)	
Daily Balance	Interest Rate
\$0 plus	0.00% p.a.
Interest calculated on daily balance and paid monthly.	

Self-Managed Super Fund Savings (S87)	
Daily Balance	Interest Rate
\$1 - \$4,999.99	0.01% p.a.
\$5,000.00 plus	0.35% p.a.

Interest is calculated daily on the entire balance at the applicable interest rate and paid monthly.

Term Deposits (Minimum \$1,000)	Interest paid on maturity or annually	Interest paid monthly
5 years	3.00% p.a.	2.95% p.a.
4 years	3.00% p.a.	2.95% p.a.
3 years	3.00% p.a.	2.95% p.a.
2 years	3.00% p.a.	2.95% p.a.
1 year	2.75% p.a.	2.70% p.a.
9 months	2.00% p.a.	1.95% p.a.
6 months	1.75% p.a.	1.70% p.a.
3 months	1.35% p.a.	1.30% 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.

## Regular Payment Account (S2), Visa Account (S3), Budget Account (S5), Special Purpose Account (S7), RediAccess Account (S81)

Daily Balance	Interest Rate
\$0 plus	0.00% p.a.
Interest calculated on daily balance and paid monthly.	

## Insurance Account (S6) & Union Membership (S14)

Daily Balance	Interest Rate
\$0 plus	0.00% p.a.
Interest calculated on daily balance and paid monthly.	

## Young Savers Account (S8)

Daily Balance	Interest Rate
\$1 plus	0.15% p.a.
Interest calculated on minimum monthly balance and is paid monthly.	

## 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.
Interest calculated on daily balance and paid monthly.	

## Mortgage Offset Account (S21, S50, S51, S52, S53, S68 & S89)

Linked to applicable rate 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.

## Cash Management Account (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.	

## 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.	

## 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 calculated on daily balance and paid monthly.	

## Bonus Saver Account (S85)

Daily Balance	Interest Rate
\$1 plus	0.50% p.a. <sup>^</sup>
\$1 plus	0.10% p.a. <sup>^^</sup>
Interest is calculated daily on the entire balance at the applicable interest rate and paid monthly. <sup>^</sup> No withdrawals during the month. <sup>^^</sup> Withdrawals during the month.	

## SmartSaver Account (S86)

Daily Balance	Interest Rate
\$1 - \$25,000.00 <sup>^</sup>	0.80% p.a.
\$1 - \$25,000.00 <sup>^^</sup>	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. <sup>^</sup> No withdrawals during the month <sup>^^</sup> Interest rate applies if bonus conditions are not met and/or on balances exceeding \$25,000.	