

**Interest Rates for Deposit Products Effective Date 1 October 2021**  
**This brochure forms "Part B" of our Product Disclosure Statement**

ABN 44 087 651 705 AFSL /ACL 241258

1. Fixed Term Deposits - Minimum Investment is \$5,000  
 Maximum Investment is \$1,000,000

Product Name	Term	\$5,000 to \$24,999	\$25,000 to \$99,999	Over \$100,000
I1	1 Month	0.10% p.a.	0.10% p.a.	0.10% p.a.
I2	2 Months	0.10% p.a.	0.15% p.a.	0.15% p.a.
I3	3 Months	0.20% p.a.	0.20% p.a.	0.25% p.a.
I4	4 Months	0.20% p.a.	0.20% p.a.	0.25% p.a.
I5	5 Months	0.20% p.a.	0.25% p.a.	0.30% p.a.
I6	6 Months	0.25% p.a.	0.25% p.a.	0.30% p.a.
I7	7 Months	0.25% p.a.	0.30% p.a.	0.35% p.a.
I8	8 Months	0.25% p.a.	0.30% p.a.	0.35% p.a.
I9	9 Months	0.25% p.a.	0.30% p.a.	0.35% p.a.
I10	10 Months	0.25% p.a.	0.30% p.a.	0.35% p.a.
I11	11 Months	0.25% p.a.	0.30% p.a.	0.35% p.a.
I12	12 Months	0.25% p.a.	0.30% p.a.	0.35% p.a.
I18	18 Months	0.20% p.a.	0.25% p.a.	0.30% p.a.
I24	24 Months	0.20% p.a.	0.25% p.a.	0.30% p.a.

2. Savings Investment - 7 Days Notice is required to withdraw from this account. **This product is no longer available**

3. Christmas Club Account - 0.30% p.a.

Interest is calculated on the Minimum Monthly Balance and paid annually.

4. At Call Savings Accounts (S2, S3, S4, S5) (S1 and S8 accounts are 'non-interest' bearing)

Interest is calculated on the Minimum Monthly Balance and paid half yearly.

Minimum Balance	Interest Rate
\$ 0 - \$24,999	0.00 % p.a.
\$25,000 - \$59,999	0.00 % p.a.
Greater than \$60,000	0.00 % p.a.

5. Easy Option Account – At Call non interest bearing account.

6. Cash Management Account – At Call Minimum deposit / withdrawal is \$500.

Interest is calculated on the Minimum Daily Balance and paid monthly.

Minimum Balance	Interest Rate
\$5,000 - \$24,999	0.10 % p.a.
\$25,000 - \$59,999	0.20 % p.a.
Greater than \$60,000	0.25 % p.a.

7. easyNET Saver Account - (on-line access only)

Minimum Balance	Interest Rate
\$ 0 - \$4,999	0.00 % p.a.
\$5,000 - \$99,999	0.20 % p.a.
\$100,000 - \$249,999	0.25 % p.a.
Greater than \$250,000	0.30 % p.a.

Interest is calculated on the Minimum Daily Balance and paid quarterly.

8. easyNET Saver (Loan Offset Account)

Interest is calculated on the Minimum Daily Balance and paid monthly.(excludes commercial lending)

Available to Premier & Premium Packages only. 100% of loan rate is applied to your Premier Plus & Premium Home Loan

9. Easy Achiever Account 0.35 % p.a. Bonus Interest (if special conditions met).

Bonus Interest is calculated on the Minimum Daily Balance and paid monthly.

10. Active Saver & Youth Saver Account

Minimum Balance	Interest Rate
Up to \$5,000	0.50 % p.a.
Over \$5,000	Nil p.a.

Bonus 0.50% interest if special conditions are met.

Bonus Interest is calculated on the Minimum Daily Balance and paid monthly.

**These rates are current at the time of printing and maybe subject to change without notice.**

**For deposits in excess of \$1m the interest rate is negotiable. The SWCU reserves the right to charge any credit balance in the deposit account of a member with respect to any debt owed by the member to the credit union.**