

Interest Rates for Deposit Products Effective Date 3 May 2021

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.	0.15% p.a.
I2	2 Months	0.10% p.a.	0.15% p.a.	0.20% p.a.
I3	3 Months	0.25% p.a.	0.30% p.a.	0.30% p.a.
I4	4 Months	0.25% p.a.	0.30% p.a.	0.30% p.a.
I5	5 Months	0.25% p.a.	0.35% p.a.	0.40% p.a.
I6	6 Months	0.25% p.a.	0.35% p.a.	0.40% p.a.
I7	7 Months	0.25% p.a.	0.35% p.a.	0.40% p.a.
I8	8 Months	0.25% p.a.	0.35% p.a.	0.40% p.a.
I9	9 Months	0.25% p.a.	0.35% p.a.	0.40% p.a.
I10	10 Months	0.25% p.a.	0.35% p.a.	0.40% p.a.
I11	11 Months	0.25% p.a.	0.35% p.a.	0.40% p.a.
I12	12 Months	0.25% p.a.	0.35% p.a.	0.40% p.a.
I18	18 Months	0.25% p.a.	0.30% p.a.	0.35% 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 (\$35): 0.50% p.a. Interest is calculated on the Minimum Monthly Balance and paid annually.

4. At Call Savings Accounts (\$2, \$3, \$4, \$5): At Call non-interest bearing account.

5. Easy Everyday (\$1), Easy Unlimited (\$8) & Easy Option Account (\$9): At Call non-interest bearing account.

6. Cash Management Account (\$7): At Call Minimum deposit / withdrawal is \$500.

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.

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

7. easyNET Saver Account - on-line access only (\$12):

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 Loan Offset Account (\$13): Interest is calculated on the Minimum Daily Balance and paid monthly (excludes commercial lending). Available to Premier Home Loan Packages only. 100% of loan rate is applied to your Premier Home Loan.

9. Easy Achiever Account (\$6): 0.40 % 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 (\$15): Additional 0.50% Bonus Interest if special conditions are met.

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

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.