

Interest Rates for Deposit Products Effective Date 9th September 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 (S35): 0.50% p.a. Interest is calculated on the Minimum Monthly Balance and paid annually.

4. At Call Savings Accounts (S2, S3, S4, S5): At Call non-interest bearing account.

5. Easy Everyday (S1), Easy Unlimited (S8) & Easy Option Account (S9): At Call non-interest bearing account.

6. Cash Management Account (S7): 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 (S12):

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 (S13): 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 (S6): 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 (S15): 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.

11. 31 Day Notice Account (S93): Rate available on application

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.