

Effective 5 August 2016

**S1 Access Account**  
**S2 Regular Payment Account**  
**S15 Mortgage Overdraft**  
**S3 Visa Account\***  
**S5 Budget Account\***  
**S7 Special Purpose Account\***

Interest calculated on minimum monthly balance and paid monthly.

\$0 plus 0.00% p.a.

## S12 Pension Plus Account

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

Daily Balance	Rate
\$0 - \$48,600	1.25% p.a.
\$48,600 plus	2.75% p.a.

## S13 Bonus Saver Account

Interest calculated on a daily balance and paid monthly.

\$1 plus	Base Rate	0.01% p.a.
	Bonus Rate	1.60% p.a.
	Total	1.61% p.a.

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

## S32 Reward MeSaver Account

Interest calculated on minimum monthly balance and paid monthly.

\$0 - \$19,999	0.00% p.a.
\$20,000 plus	0.25% p.a.

Members with minimum monthly balance of \$20,000 and above in their account will receive the 0.25% p.a. interest rate on the whole balance of the account and is paid monthly.

## S4 Christmas Savings Account & S8 Young Savers Account\*

Interest calculated on a daily balance and paid monthly.

\$1 plus 0.25% p.a.

## S11 InetSaver Account

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

\$0 - \$99,999	0.05% p.a.
\$100,000 - \$249,999	0.50% p.a.
\$250,000 - \$499,999	1.00% p.a.
\$500,000 plus	2.50% p.a.

Only accessible via Phone or Online Banking.

## S10 & S55 Cash Management Account

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

\$0 - \$19,999	0.10% p.a.
\$20,000 - \$99,999	0.35% p.a.
\$100,000 plus	0.75% p.a.

Deposits available at call after 7 days.

## S9 Determined Savers Account\*

Interest calculated on a daily balance and paid monthly.

\$0 plus 0.01% p.a.

## S18 Go Green Savings Account\*

Interest calculated daily and paid monthly.

\$1 plus 0.00% p.a.

## S6 Insurance Account & S14 Union Membership Account

Non-interest bearing account.

## S30, S50, S51, S52, S53, S68, S69 Mortgage Breaker Savings Account

100% balance offset against the mortgage loan balance.

\*Accounts no longer offered. Existing accounts only.

Terms & Conditions and Fees & Charges apply.