

Savings Accounts

Star Saver ¹	
Standard Interest Rate	0.20% p.a. [^]

Customers who opened a new SCCU Star Saver Account between 25 March 2020 and 30 September 2020 will receive an Introductory rate* on new money deposited for 6 months on their account balance until 30 September 2020. The applicable Introductory rate is as follows:

Date account opened	Introductory rate* p.a.
25 March 2020 – 30 June 2020	1.75%
1 July 2020 – 31 August 2020	1.15%
1 September 2020 – 30 September 2020	1.00%

Term Deposit

Term	Interest Paid at Maturity # p.a.	
	\$5,000 - \$99,999	\$100,000 & over
1 month	0.20%	0.25%
2 months	0.20%	0.25%
3 months	0.30%	0.35%
4 months	0.30%	0.35%
5 months	0.30%	0.35%
6 months	0.35%	0.40%
7 months	0.35%	0.40%
8 months	0.35%	0.40%
9 months	0.35%	0.40%
10 months	0.35%	0.40%
11 months	0.35%	0.40%
12 months	0.45%	0.50%
18 months	0.45%	0.50%
24 months	0.45%	0.50%

Lifestyle Term Deposits forming part of the Lifestyle Package (no longer available for sale to new customers from 01 July 2020) will receive an additional .05% p.a. on Term Deposits with Maturity Terms over 3 months.

Eligibility criteria, fees and charges, terms and conditions apply.*Interest paid annually is available for terms greater than 12 months.

[^]Offer for customers with an increase in savings of \$500 or more, per calendar month, will receive an additional bonus rate of 0.40% pa for the month where such balance growth was achieved. The Standard Star Saver Rate, currently 0.20% pa, applies where minimum growth was not achieved. Offer valid until 31 January 2021 and is not available in conjunction with previous offers.

*Introductory rates apply to genuinely new funds not already deposited with another account of the Credit Union. After the introductory period expires, the interest rate you will earn will revert to the Standard rate, currently 0.20% p.a.

[^] Full details of the relevant terms & conditions, product options, and fees & charges are included in our 'Account & Access Facility, Conditions of Use' brochure, the 'Summary of Accounts, Availability of Access Facilities and Transaction limits' brochure and the 'Schedule of Fees & Charges' brochure. Copies of these are available in our financial service centers or on our website at www.sccu.com.au. Rates subject to change without notice. All interest rates are expressed on a per annum (pa) basis. For more information about the Financial Claims Scheme please visit: <http://www.sccu.com.au/about-us/financial-claims-scheme/>. <https://download.asic.gov.au/media/1338236/Guaranteed-deposits-.pdf>.

