



Business Savings Accounts

Business Star Saver[^]	
Standard Base Interest Rate	1.00% p.a. [^]
Bonus Interest Rate	3.90% p.a. [^]

[^]Business Star Saver customers with an increase in savings of \$100 or more, by 5pm (NSW time) on the last business day of the calendar month, will receive an additional bonus rate of 3.90% p.a. for the month where such balance growth was achieved. The Bonus interest offer is subject to change. The Standard Business Star Saver Base Interest Rate of 1.00%p.a. applies where balance growth was not achieved. Offer not available in conjunction with previous offers. Combined account balances across all products cannot exceed \$2 Million.

Star Saver – Controlled Money Account (Solicitors Only) ~	
Standard Base Interest Rate	2.35% p.a.~

~ Balance capped at \$2 Million per account holder.

Business Term Deposit

Term[#]	Interest Paid at Maturity p.a.[#] \$5,000 & over
1 month	1.15%
2 months	1.15%
3 months	4.00%
4 months	3.95%
5 months	4.05%
6 months	4.75%
7 months	5.00%
8 months	3.80%
9 months	3.95%
10 months	3.80%
11 months	5.40%
12 months	5.00%
18 months	3.50%
24 months	3.40%

[#]Business Term Deposit interest will be paid annually for terms greater than 12 months. For terms of 6 months or greater you may select to have interest paid monthly into a separate savings or transaction account. If you choose to withdraw from your Business Term Deposit before the end of its term, you'll need to give us 31 days' notice and pay a \$30 administration fee for early redemption. It's also important to note that this can affect the interest we pay you, with an early redemption interest rate of 0.10%p.a. applicable. When your term ends, you have a 'Grace Period' of seven calendar days to manage your term deposit, otherwise we will reinvest your balance for you for the same term, at the applicable advertised interest rate at the time.

Available to business entities, Not for Profit entities and Trusts (excluding Family Trusts) only as outlined in the product TMD. Combined account balances for these entities across all products cannot exceed \$2 Million.

Eligibility criteria, fees and charges, terms and conditions apply to each product. Rates are subject to change without notice. All interest rates are expressed on a per annum (pa) basis. 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, and in our product TMDs. Copies of these are available in our financial service centers or on our website at www.sccu.com.au. For more information about the Financial Claims Scheme please visit: <http://www.sccu.com.au/about-us/financial-claims-scheme/>.

<https://asic.gov.au/regulatory-resources/financial-services/financial-product-disclosure/australian-government-guaranteed-deposits-seal/>

