SOUTHERN CROSS CREDIT UNION

Effective 23 November 2026

Business Savings and Deposit Accounts Interest Rate Schedule

Business Savings Accounts

Business Star Saver^	
Standard Base Interest Rate	1.00% p.a.^
Bonus Interest Rate	4.45% p.a.^

^Where no withdrawals are made during the calendar month (with the last business day of the month at 5pm NSW time being the cut off), the bonus rate of interest will be applied in addition to the standard base interest rate. Where a withdrawal is made during the calendar month, the interest payable for that month will only be the standard base interest rate. The bonus rate is only payable on the first $2,000,000 balance. Additional balances over $2,000,000 will only receive the standard base interest rate.
Combined account balances across all products cannot exceed $2 Million. The Bonus interest offer may be subject to change.

Star Saver – Controlled Money Account (Solicitors Only)~	
Standard Base Interest Rate	2.60% 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	5.10%
4 months	4.50%
5 months	4.05%
6 months	5.50%
7 months	5.00%
8 months	3.80%
9 months	5.55%
10 months	3.80%
11 months	5.10%
12 months	5.70%
18 months	4.50%
24 months	5.00%

#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/