



Deposit Interest Rate Schedule

Effective 1st December 2017

Term Deposits

Term	\$5,000 - \$99,999	\$100,000+	Interest Paid
1 month	1.65%	1.70%	At maturity
2 months	1.65%	1.70%	At maturity
3 months	2.15%	2.20%	At maturity
4 months	2.25%	2.35%	At maturity
5 months	2.15%	2.20%	At maturity
6 months	2.40%	2.50%	At maturity
7 months	2.15%	2.20%	At maturity
8 months	2.15%	2.20%	At maturity
9 months	2.30%	2.35%	At maturity
10 months	2.15%	2.20%	At maturity
11 months	2.15%	2.20%	At maturity
12 months	2.45%	2.55%	At maturity
18 months	2.50%	2.60%	At maturity
24 months	2.55%	2.65%	At maturity

Lifestyle Extra Term Deposits

Term	\$5,000 - \$99,999	\$100,000+	Interest Paid
3 months	2.20%	2.25%	At maturity
4 months	2.30%	2.40%	At maturity
5 months	2.20%	2.25%	At maturity
6 months	2.45%	2.55%	At maturity
7 months	2.20%	2.25%	At maturity
8 months	2.20%	2.25%	At maturity
9 months	2.35%	2.40%	At maturity
10 months	2.20%	2.25%	At maturity
11 months	2.20%	2.25%	At maturity
12 months	2.50%	2.60%	At maturity
18 months	2.55%	2.65%	At maturity
24 months	2.60%	2.70%	At maturity

- Rates are subject to change without notice
- Contact us for interest rates on amounts of \$250,000 or more, or for rates for other maturities.
- 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. Copies of these are available in branch or on our website at www.sccu.com.au.





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Savings Accounts

Account	Interest Rate	Rate Applies to	Interest Paid
Dream Saver*	2.00%	Total Balance	Monthly
Bonus Online Saver*	2.30%	Total Balance	Monthly
NetSaver Online Savings	1.00%	\$0 - \$24,999.99	Monthly
NetSaver Online Savings	2.15%	\$25,000+	Monthly
Kool Kids Club	0.65%	\$0 - \$999.99	Monthly
Kool Kids Club	1.25%	\$1,000+	Monthly
Lifestyle Plus	0.50%	\$0 - \$9,999.99	Monthly
Lifestyle Plus	1.25%	\$10,000 - \$49,999.99	Monthly
Lifestyle Plus	2.50%	\$50,000+	Monthly

* Conditions apply, refer to our Summary of Accounts, Access Facilities and Transaction Limits for details.

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- Contact us for interest rates on amounts of \$250,000 or more, or for rates for other maturities.
- All interest rates are expressed on a per annum (pa) basis.
- Interest paid on part tier balances unless otherwise stated. Interest is calculated on the amount in each tier at the rate applying to that tier. It is not paid on the total amount at the highest tier rate.

Products issued by Southern Cross Credit Union Ltd ABN 82 087 650 682 AFSL No. 241000