SOUTHERN CROSS CREDIT UNION

Effective 23 November 2026

Savings and Deposit Accounts Interest Rate Schedule

Savings Accounts

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

^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 additional bonus rate of 4.45% p.a. for the month where such balance growth was achieved. The Bonus interest offer is subject to change. The Standard 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.

Little Star Saver*	
Standard Base Interest Rate	1.00% p.a.*
Bonus Interest Rate	4.45% p.a.*

*Little Star Saver is available for children aged 14 and under. Limited to one account per child. Accounts must be established in the child's name. Where no withdrawals are made in a calendar month, the bonus rate of interest will be applied. 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 $50,000 balance. Additional balances over $50,000 will only receive the standard base interest rate of 1.00%p.a.

Transaction Accounts

Easy Access 50+ ~	
$0 - $9,999	0.50% p.a.~
$10,000 - $49,999	0.90%p.a.~
$50,000 - $199,999	2.70% p.a.~
Over $200,000	3.00% p.a.~

~Easy Access 50+ available for people aged 50 years and over. Interest paid on the portion of the balance that falls within each balance band.

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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%

#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 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.

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 (p.a.) 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/