

Savings Accounts

Star Saver [^]	
Standard Base Interest Rate	1.25 p.a. [^]
Bonus Interest Rate	3.75 p.a. [^]

[^]Star Saver customers with an increase in savings of \$200 or more, per calendar month, will receive the additional bonus rate of 3.75% p.a. for the month where such balance growth was achieved. Bonus interest offer is subject to change. The Standard Star Saver Base Interest Rate of 1.25% applies where balance growth was not achieved. Offer not available in conjunction with previous offers. Balance capped at \$1.5 Million per account holder.

Little Star Saver [*]	
Standard Base Interest Rate	1.25 p.a. [*]
Bonus Interest Rate	3.75 p.a. [*]

^{*}Little Star Saver available for children aged 14 and under. Limited to one account per child. Account 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 1.25%. Balance capped at \$1.5 Million per account holder.

Star Saver – Controlled Money Account (Solicitors Only) ~	
Standard Base Interest Rate	1.45% p.a.~

~Eligible Customers who open a Star Saver – Controlled Money Account (Solicitors Only), balance capped at \$1.5 Million per account holder.

Eligibility criteria, fees and charges, terms and conditions apply to each product. Rates 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.

A maximum combined deposit balance of less than \$2 Million applies to all accounts for non-personal customers.

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>.



Term Deposit

Term#	Interest Paid at Maturity #p.a.	
	\$5,000 - \$99,999	\$100,000 & over
1 month	1.20%	1.25%
2 months	1.20%	1.25%
3 months	2.95%	3.00%
4 months	3.55%	3.60%
5 months	3.60%	3.65%
6 months	4.70%	4.75%
7 months	3.60%	3.65%
8 months	3.75%	3.80%
9 months	4.95%	5.00%
10 months	3.75%	3.80%
11 months	4.55%	4.60%
12 months	4.75%	4.80%
18 months	3.75%	3.80%
24 months	4.00%	4.05%

#Term Deposit interest will be paid annually for terms greater than 12 months. For terms 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 the 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. Eligible Lifestyle Plus customers will receive an additional 0.10%p.a. on carded rates for terms 3 months or greater. Balance capped at \$2.0 Million per account holder. Available to Individuals, Self-Managed Superannuation Funds, Family Trusts, Businesses and Companies.

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