

Effective 1 November 2016

Term	\$1,000 - \$4,999	\$5,000 - \$24,999	\$25,000 - \$99,999	\$100,000 & over	Interest Paid
1 month	1.15%	1.65%	1.70%	1.75%	At maturity
2 months	1.15%	1.65%	1.70%	1.75%	At maturity
3 months	1.65%	2.15%	2.20%	2.25%	At maturity
4 months	1.95%	2.25%	2.30%	2.40%	At maturity
5 months	1.65%	2.15%	2.20%	2.25%	At maturity
6 months	2.05%	2.40%	2.45%	2.55%	At maturity
7 months	1.65%	2.15%	2.20%	2.25%	At maturity
8 months	1.65%	2.15%	2.20%	2.25%	At maturity
9 months	1.65%	2.15%	2.35%	2.40%	At maturity
10 months	1.65%	2.15%	2.20%	2.25%	At maturity
11 months	1.65%	2.15%	2.20%	2.25%	At maturity
12 months	2.10%	2.45%	2.50%	2.60%	At maturity
18 months	2.15%	2.50%	2.55%	2.65%	At maturity
24 months	2.20%	2.55%	2.60%	2.70%	At maturity

Lifestyle Extra Term Deposits

Term	\$1,000 - \$4,999	\$5,000 - \$24,999	\$25,000 - \$99,999	\$100,000 & over	Interest Paid
3 months	1.70%	2.20%	2.25%	2.30%	At maturity
4 months	2.00%	2.30%	2.35%	2.45%	At maturity
5 months	1.70%	2.20%	2.25%	2.30%	At maturity
6 months	2.10%	2.45%	2.50%	2.60%	At maturity
7 months	1.70%	2.20%	2.25%	2.30%	At maturity
8 months	1.70%	2.20%	2.25%	2.30%	At maturity
9 months	1.70%	2.20%	2.40%	2.45%	At maturity
10 months	1.70%	2.20%	2.25%	2.30%	At maturity
11 months	1.70%	2.20%	2.25%	2.30%	At maturity
12 months	2.15%	2.50%	2.55%	2.65%	At maturity
18 months	2.20%	2.55%	2.60%	2.70%	At maturity
24 months	2.25%	2.60%	2.65%	2.75%	At maturity

★ 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.

Rates effective from 1 November 2016 and subject to change without notice.

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.



Effective 1 November 2016

Dream Saver	Rate % pa
Bonus interest rate [^]	2.00%

NetSaver Online Savings	Rate % pa
Amounts up to \$24,999.99	1.00%
\$25,000 and over	2.15%

Bonus Online Saver	Rate % pa
Bonus interest rate [*]	2.30%

Kool Kids Club	Rate % pa
Amounts up to \$999.99	0.65%
\$1,000 and over	1.25%

Lifestyle Extra

Lifestyle Plus	Rate % pa
Amounts up to \$9,999.99	0.50%
\$10,000 - \$49,999.99	1.25%
\$50,000 and over	2.50%

★ 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.

Note: 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.

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

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