



# SAVINGS AND INVESTMENT INTEREST RATES

Full details of Terms and Conditions are available on application. All rates are subject to change without notice.

## INVESTMENT RATES

Effective 11 May 2012

<b>\$1,000 to \$9,999</b>		<b>\$10,000 to \$49,999</b>	
1 Month	2.40% pa	1 Month	3.30% pa
3 Month	4.65% pa	3 Month	5.15% pa
6 Month	4.85% pa	6 Month	5.20% pa
12 Month	4.55% pa	12 Month	5.15% pa

### **\*\$50,000 to \$200,000**

1 Month	3.40% pa
3 Month	5.20% pa
6 Month	5.25% pa
12 Month	5.15% pa

\*Special rates on amounts over \$200,000 may apply on application. Interest rates are subject to change without notice.

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Credit Union and Building Society group

# SAVINGS RATES

Effective 11 May 2012

Interest rates below are applicable to that portion of the balance in the savings account

## Everyday Access (\$1) /Learner Advantage (\$12)

### Business Flexi (\$65, \$70)

\$0	-	\$19,999	=	Nil
\$20,000	-	Over	=	0.10% pa

### Senior Advantage (Married \$9)

\$0	-	\$74,400	=	3.00% pa
\$74,401	-	Over	=	4.50% pa

### Senior Advantage (Single \$19)

\$0	-	\$44,600	=	3.00% pa
\$44,601	-	Over	=	4.50% pa

**Christmas Saver (\$7)** = 2.50% pa

**Just for Kids (\$8)** = 1.00% pa

### Smart Saver (\$10)

\$0	-	\$4,999	=	Nil
\$5,000	-	\$19,999	=	1.30% pa
\$20,000	-	\$99,999	=	2.20% pa
\$100,000	-	Over	=	3.35% pa

### eSaver Internet Only Account (\$15)

\$0	-	\$1,000	=	Nil
\$1,001	-	Over	=	4.30% pa (on whole balance)

### Bonus Saver Accounts (\$2 to \$5)

Includes 2.30% bonus

\$0	-	\$1,000	=	2.30% pa
\$1,001	-	Over	=	4.30% pa

Conditions: Bonus interest is paid if no debit transactions are made on the account during a calendar month and a deposit of at least \$200 is made to the account during the same Calendar month.

**Community/Club Account (\$20)** = 2.65% pa

### GST Management (\$81)

\$0	-	\$4,999	=	Nil
\$5,000	-	Over	=	1.00% pa

**Overdrawn Accounts** payable on daily balances = 15.65% pa