



SAVINGS & INVESTMENTS INTEREST RATES

Effective 15 January 2019

SAVINGS ACCOUNTS & DEPOSIT PRODUCTS: Fees, charges and eligibility criteria apply. Rates are subject to change. Our Product Fact Sheets (PFS) contain all details that might reasonably be expected to influence your decision to acquire the product/service. Copies available at www.nicu.com.au and at all branches. This document contains general descriptive information, not advice. Consider the PFS information and your own circumstances before acquiring a product/service.

FIXED TERM DEPOSIT ACCOUNTS - INTEREST PAID ANNUALLY or ON MATURITY

Amount	3 Months – I13/I17* Rate % pa	6 Months – I16/I17* Rate % pa	9 Months – I19/I17* Rate % pa	12 Months – I11/I17* Rate % pa	24 Months – I2/I17* Rate % pa
\$1,000 - \$9,999 (available to 0-19yr olds only)	2.25	2.35	2.40	2.45	2.70
\$5,000 - \$9,999	2.25	2.35	2.40	2.45	2.70
\$10,000 - \$24,999	2.25	2.35	2.40	2.45	2.70
\$25,000 - \$49,999	2.25	2.35	2.40	2.45	2.70
\$50,000 - \$99,999	2.25	2.35	2.40	2.45	2.70
\$100,000 - \$249,999	2.25	2.35	2.40	2.45	2.70
\$250,000 +	On Application	On Application	On Application	On Application	On Application

FIXED TERM DEPOSIT ACCOUNTS - INTEREST PAID MONTHLY

Amount	3 Months – I23 Rate % pa	6 Months – I26 Rate %pa	9 Months – I29 Rate % pa	12 Months – I21 Rate % pa	24 Months– I24 Rate % pa
\$5,000 - \$9,999	2.00	2.10	2.15	2.20	2.45
\$10,000 - \$24,999	2.00	2.10	2.15	2.20	2.45
\$25,000 - \$49,999	2.00	2.10	2.15	2.20	2.45
\$50,000 - \$99,999	2.00	2.10	2.15	2.20	2.45
\$100,000 - \$249,999	2.00	2.10	2.15	2.20	2.45
\$250,000 +	On Application	On Application	On Application	On Application	On Application

NORTHERN INLAND SAVINGS ACCOUNTS

Purpose	Account	Interest calculated	Interest paid	Interest rate %pa
Primary Accounts	S1 On-call Savings			0.00%
	S10 Pension Plus	Daily closing balance at the relevant Tier rate for the proportion of funds falling within each Tier	Monthly	Tier A Under \$2,000: 0.01%pa; Tier B \$2,000.00-\$50,000: 1.00%pa; Tier C \$50,000.01-\$150,000: 2.00%pa Tier D \$150,000.01+: 2.30%
	S11 Portfolio Investment 40'yr	Daily closing balance	BiAnnually (Dec and June)	\$0 - \$49,999.99: 0.01% \$50,000 - \$99,999.99: 0.05% \$100,000 + : 0.10%
	S16 Smart Start Access 18-29yr olds			0.00%
	S25 Yes Account 18-24yr	Minimum monthly balance	Annually	0.01%
Self-Managed Superfund	S80 Future Plus	Daily closing balance	Monthly	\$0 - \$4,999.99: 0%; \$5,000 - \$9,999.99: 1.45%; \$10,000 - \$24,999.99: 1.45%; \$25,000 - \$49,999.99: 1.45%; \$50,000 - \$99,999.99: 1.45%; \$100,000+: 1.45%
Budget	S3 Budget Savings	Minimum monthly balance	Annually	0.01%
	S9 Insurance Payments	Minimum monthly balance	Annually	0.01%
Special savings	S2 & S5 Project Savings	Daily closing balance	Annually	\$0 - \$1,999.99: 0.01%; \$2000+ (on total balance): 0.05%
	S4 Christmas Club	Minimum monthly balance	Annually	0.05%
	S6 Cash Management Account	Daily closing balance	Monthly	\$0 - \$9,999.99: 0.01% \$10,000 - \$99,999.99: 0.20% \$100,000+: 0.70%
	S7 Super Saver	Daily closing balance	Annually	2.29%^
	S8 Teenage Account	Daily closing balance	Quarterly	\$0 - \$1,999.99: 0.01%; \$2,000+ (on total balance): 0.15%
	S15 Smart Start Bonus Saver 18-29yr olds	Daily closing balance	Monthly	2.45% if min.deposit \$1500/ month made
	S99 Internet Saver	Daily closing balance	Monthly	\$0-\$4,999.99: 0%;\$5,000+ (on total bal):1.35%
Other	S30 Secured Commercial Overdraft	Minimum monthly balance	Annually	0.01% on savings balance
	S50 Smart Equity Overdraft	Minimum monthly balance	Annually	0.01% on savings balance
	S60 RediCredit	Minimum monthly balance	Annually	0.01% on savings balance

S12 BONUS SAVINGS ACCOUNT (funds at call)

Amount	Base Interest Rate % pa	Bonus Interest Rate % pa	Potential Total Interest (Base Rate + Bonus Rate)	The S12 rewards you with Bonus Interest if you make at least one deposit of at least \$1.00 and no withdrawals each month.
\$0 - \$19,999.99	0.01	0.12	0.13	
\$20,000 - \$99,999.99	0.02	0.24	0.26	
\$100,000-\$249,999.99	0.06	0.72	0.78	
\$250,000 plus	0.13	1.56	1.69	

*I7 Eligibility requirements apply: can only be held by an individual natural personal aged up to 20 years. On the account holder's 20th birthday, the account is closed with interest earned to date and transferred to the account holder's primary savings account within the same Membership. ^S7 rate available for funds up to \$25,000 only.

ALL DEPOSITS WITH NORTHERN INLAND CREDIT UNION ARE 100% GOVERNMENT GUARANTEED. From 1 February 2012 access to the FCS is limited to \$250,000 per depositor per banking institution. See www.fcs.gov.au