

SAVINGS & INVESTMENTS INTEREST RATES

Effective 01 August 2022

Northern Inland Credit Union Limited ABN 36 087 650 422 AFSL 235022 & Australian credit licence 235022

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 Rate % pa | 6 Months – I16 Rate % pa | 9 Months – I19 Rate % pa | 12 Months – I11 Rate % pa | 24 Months – I2 Rate % pa |
|---|-----------------------------|-----------------------------|-----------------------------|------------------------------|-----------------------------|
| \$1,000 - \$4,999 (available to 0-19yr olds only) | 0.60 | 1.10 | 1.10 | 2.55 | 2.65 |
| \$5,000 - \$9,999 | 0.60 | 1.10 | 1.10 | 2.55 | 2.65 |
| \$10,000 - \$24,999 | 0.60 | 1.10 | 1.10 | 2.55 | 2.65 |
| \$25,000 - \$49,999 | 0.60 | 1.10 | 1.10 | 2.55 | 2.65 |
| \$50,000 - \$99,999 | 0.60 | 1.10 | 1.10 | 2.55 | 2.65 |
| \$100,000 - \$249,999 | 0.60 | 1.10 | 1.10 | 2.55 | 2.65 |
| \$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 | 0.35 | 0.85 | 0.85 | 2.30 | 2.40 |
| \$10,000 - \$24,999 | 0.35 | 0.85 | 0.85 | 2.30 | 2.40 |
| \$25,000 - \$49,999 | 0.35 | 0.85 | 0.85 | 2.30 | 2.40 |
| \$50,000 - \$99,999 | 0.35 | 0.85 | 0.85 | 2.30 | 2.40 |
| \$100,000 - \$249,999 | 0.35 | 0.85 | 0.85 | 2.30 | 2.40 |
| \$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 \$10,000: 0.05%pa; Tier B \$10,000.00-\$49,999.99: 0.10%pa; Tier C \$50,000.00-\$249,999.99: 0.20%pa Tier D \$250,000+: 0.40%pa |
| | S11 Portfolio Investment 40+yr | Daily closing balance | BiAnnually (Dec and June) | \$0 - \$49,999.99: 0.75% \$50,000 - \$99,999.99: 0.90% \$100,000 + : 1.00% |
| | S16 Smart Start Access 18-29yr olds | | | 0.00% |
| Self-Managed Superfund | S80 Future Plus | Daily closing balance | Monthly | \$0 - \$4,999.99: 0%; \$5,000 - \$9,999.99: 1.35% \$10,000 - \$24,999.99: 1.35% \$25,000 - \$49,999.99: 1.35% \$50,000 - \$99,999.99: 1.35% \$100,000+: 1.35% |
| Budget | S3 Budget Savings | Minimum monthly balance | Annually | 0.01% |
| Special savings | S2 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: 0.10% \$10,000 - \$99,999.99: 0.50% \$100,000+: 0.75% |
| | S7 Super Saver 0-12yr olds | Daily closing balance | Annually | 1.50%^ |
| | S8 Teenage Account 13-19yr olds | Daily closing balance | Quarterly | \$0 - \$1,999.99: 0.10%; \$2,000+ (on total balance): 0.75% |
| | S15 Smart Start Bonus Saver 18-29yr olds | Daily closing balance | Monthly | 1.50% if min.deposit \$1500/ month made |
| | S99 Internet Saver | Daily closing balance | Monthly | \$0-\$4,999.99: 0%; \$5,000+ (on total bal):0.75% pa |
| Other | S30 Commercial Overdraft | Minimum monthly balance | Annually | 0.01% on savings balance |
| | S50 Easy Access | Minimum monthly balance | Annually | 0.01% on savings balance |
| | S51 Personal Overdraft | Minimum monthly balance | Annually | 0.01% on savings balance |

\$12 BONUS SAVINGS ACCOUNT (funds at call)

| Amount | Base Interest Rate % pa | Bonus Interest Rate % pa | Potential Total Interest (Base Rate + Bonus Rate) | The \$12 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 | 0.07 | 0.84 | 0.91 | |
| \$20,000 - \$99,999.99 | 0.08 | 0.96 | 1.04 | |
| \$100,000-\$249,999.99 | 0.10 | 1.20 | 1.30 | |
| \$250,000 plus | 0.12 | 1.44 | 1.56 | |

^Super Saver rate available for funds up to \$25,000 only.

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