

DEPOSIT INTEREST RATES

Accounts	Christmas Club	Bonus Saver	Student Money Saver Future Start	Star Saver	Cash Management	Online Saver
\$1 < \$5,000	1.25%	2.50% ²	2.50% ³	2.75% ⁴	0.10% ⁴	1.50%
\$5,000 < \$10,000	1.25%	2.50% ²	2.50% ³	1.75% ⁴	0.10% ⁴	1.50%
\$10,000 < \$20,000	1.25%	2.50% ²	2.50% ³	1.75% ⁴	0.40% ⁴	1.50%
\$20,000 < \$50,000	1.25%	2.50% ²	2.50% ³	1.75% ⁴	0.65% ⁴	1.50%
\$50,000 < \$100,000	1.25%	2.50% ²	2.50% ³	1.75% ⁴	0.65% ⁴	1.50%
\$100,000 < \$250,000	1.25%	2.50% ²	2.50% ³	1.75% ⁴	1.40% ⁴	1.50%
\$250,000 < \$500,000	1.25%	2.50% ²	2.50% ³	1.75% ⁴	1.40% ⁴	1.50%
\$500,000 +	1.25%	2.50% ²	2.50% ³	1.75% ⁴	1.65% ⁴	1.50%
Interest calculated	Daily balance	Daily balance	Daily balance	Daily Balance	Daily balance	Daily balance
Interest paid	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly

Accounts	All Access Learners & Earners All Access Ultimate Package	Line Of Credit	Mortgage Offset ¹	SmartBudget	GoSaver (No new accounts from 1 April 2018)
\$1 < \$5,000	0.00%	0.00%	0.00%	0.00%	2.10%
\$5,000 < \$50,000	0.01%	0.01%	0.01%	0.01%	2.10%
\$50,000 < \$100,000	0.01%	0.01%	0.01%	0.01%	2.10%
\$100,000 < \$250,000	0.01%	0.01%	0.01%	0.01%	2.10%
\$250,000 < \$500,000	0.01%	0.01%	0.01%	0.01%	2.10%
\$500,000 +	0.01%	0.01%	0.01%	0.01%	2.10%
Interest calculated	Minimum Monthly Balance	Minimum Monthly Balance	Minimum Monthly Balance	Minimum Monthly Balance	Daily Balance
Interest paid	Monthly	Monthly	Monthly	Monthly	Monthly

Account (Effective Sat 01 April 2017)	Pension Plus	Accounts with Offset Facility
\$1 < \$50,000	1.25% ⁴	¹ The Mortgage Offset linked loan account interest is calculated on the amount which is the difference between the daily balance of the loan and the daily balance (if in credit) of the offset account. This interest is debited to the loan. Credit interest on Mortgage Offset accounts is only paid if the account is not linked to an eligible home loan.
\$50,000 and over	2.50% ⁴	
Interest calculated	Daily balance	
Interest paid	Monthly	

²This 2.50% interest rate comprises of 0.01% base rate and 2.49% bonus rate. To achieve the bonus rate of interest you must deposit at least \$20 in a calendar month and make no withdrawals in the same calendar month.

³This 2.50% interest rate comprises of 0.01% base rate and 2.49% bonus rate. To achieve the bonus rate of interest you must deposit at least \$5 in a calendar month and make no more than one (1) withdrawal in the same calendar month.

⁴Interest Rates for the Cash Management, Star Saver and Pension Plus accounts are calculated on a stepped basis with a different interest rate paid for parts of your account balance that fall within set dollar ranges ('steps'). All other interest rates quoted are per annum and are calculated on a tiered basis with interest paid on the entire balance at the applicable tiered interest rate. Rates may change at any time without agreement. Fees and charges are payable. Terms and conditions apply and are available on request.



TERM DEPOSIT INTEREST RATES

Table A - Interest Paid at Maturity

Investment Amount	Terms and Interest Rates		
	3 – 5 months	6 – 11 months	12 months
\$1,000 < \$5,000	1.00%	1.00%	1.40%
\$5,000 < \$20,000	2.10%	2.10%	2.50%
\$20,000 < \$50,000	2.10%	2.10%	2.50%
\$50,000 < \$1,000,000	2.10%	2.10%	2.50%
\$1,000,000 +	Please contact Queensland Country Credit Union for rates for over \$1,000,000.		
	10 Month Special Fixed Term Deposit Interest Rate of 2.65% per annum for 10 months for amounts \$5000 +		

Rates in Table A are available for interest paid monthly for aged pensioners and self-funded retirees with the **exception** of the **Special Fixed Term Deposit Interest Rate**. Confirm eligibility on application.

Table B - Interest Paid Monthly

Investment Amount	Terms and Interest Rates		
	3 – 5 months	6 – 11 months	12 months
\$1,000 < \$5,000	0.95%	0.90%	1.20%
\$5,000 < \$20,000	2.05%	2.00%	2.30%
\$20,000 < \$50,000	2.05%	2.00%	2.30%
\$50,000 < \$1,000,000	2.05%	2.00%	2.30%
\$1,000,000 +	Please contact Queensland Country Credit Union for rates for over \$1,000,000.		

Rates may change at any time without agreement. All interest rates quoted are per annum and are calculated on a tiered basis with interest paid on the entire balance at the applicable tiered interest rate. Fees and charges are payable. Terms and conditions apply and are available on request.

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