



Hunter United  
Customer Owned Banking

## Savings & Transaction Accounts Interest Rates

Effective Date: 12 July 2019

### On Call Deposits & Premium Access Accounts (both business and personal)

*Interest paid in May and November*

All balances **0.00% p.a.**

### V.I.P. Pension Account

*Strata interest paid monthly*

#### Single Account

\$0 to \$2,000 **0.30% p.a.**

>\$2,000 to \$50,200 **1.05% p.a.**

>\$50,200 to \$250,000 **1.75% p.a.**

>\$250,000 **1.80% p.a.**

#### Joint Account

\$0 to \$2,000 **0.30% p.a.**

>\$2,000 to \$83,400 **1.05% p.a.**

>\$83,400 to \$250,000 **1.75% p.a.**

>\$250,000 **1.80% p.a.**

### Cash Management Account (both business and personal)

*Tiered interest paid quarterly*

Minimum opening balance \$5,000

\$1 - \$5,000 **0.00% p.a.**

\$5,001 - \$20,000 **0.01% p.a.**

\$20,001 - \$100,000 **0.01% p.a.**

\$100,001 & above **0.35% p.a.**

### XLR8

*Interest paid monthly*

Maximum balance \$250,000 **1.60% p.a.<sup>^</sup>**

### e-ZYNET Direct Account (both business and personal)

*Tiered interest paid monthly*

\$1 - \$5,000 **0.40% p.a.**

\$5,001 & above **0.80% p.a.**

### Premium Online Investor Account

*Interest paid monthly*

Minimum opening deposit \$5,000 **1.65% p.a. ‡**

Maximum balance \$500,000

### Retiree Online Investor Account

*Interest paid monthly*

Minimum opening deposit \$5,000 **1.60% p.a.<sup><></sup>**

Maximum balance \$500,000

### **Pension Fund – RSA Account#**

Minimum opening deposit \$30,000

*Interest paid monthly*

Variable Option

**1.75% p.a.**

*Interest paid on maturity*

Fixed Term Option

6 months

12 months

24 months

**1.80% p.a.**

**1.90% p.a.**

**2.00% p.a.**

### **Super Fund – RSA Account**

*Tiered interest paid monthly*

Balance

\$1 - \$1,999

\$2,000 - \$9,999

\$10,000 - \$19,999

\$20,000 - \$49,999

\$50,000 & above

Interest

**0.05% p.a.**

**0.05% p.a.**

**0.30% p.a.**

**0.80% p.a.**

**1.30% p.a.**

Interest Benefit\*

**\$0.99 p.a.**

**\$4.99 p.a.**

**\$59.99 p.a.**

**\$399.99 p.a.**

**\$910.00 p.a.\*\***

### **Not available to new applicants:**

#### **Christmas Club Account**

*Interest paid in May and November*

*(Withdrawal restrictions apply)*

*All balances*

**0.10% p.a.**

#### **Notice of Withdrawal Account**

*Interest paid in May and November*

*(Withdrawal restrictions apply)*

*All balances*

**0.10% p.a.**

#### **Cash Management Account**

*Interest paid in May and November*

*Balances over \$500*

**0.00% p.a.**

#### **First Home Saver Account**

*Interest paid quarterly*

**1.10% p.a.**

Interest calculated daily on all accounts.

# Eligibility criteria apply. Withdrawal restrictions, terms and conditions apply.

^ Interest is only payable in calendar months where at least one deposit (min \$50) is made and no withdrawals or transfers have occurred.

‡ Interest is only payable in calendar months where no withdrawals or transfers have occurred. Available online at hunterunited.com.au only.

◊ Minimum age of 55 years. Interest is only payable in calendar months if no more than one withdrawal or transfer has occurred. Available online at hunterunited.com.au only.

\* Projected interest earned annually based on the highest balance for each interest rate band (before tax). Illustrations only. Daily interest based on whole balance credited monthly. Excludes compound interest – actual interest payments may be higher.

\*\*Based on \$70,000. Tiered interest.

Term Deposit amounts are subject to approval.

Strata Interest – Different interest rates apply to different portions of your account balance.

Tiered Interest – A single interest rate applies to the entire balance of your account. When your balance reaches a higher tier you will receive the highest interest rate for that tier on the entire balance of your account.

Single Tiered Interest – A single interest rate applies to the entire balance of your account.

This interest rate brochure forms part of the Product Guide for each Hunter United Employees' Credit Union Ltd Savings Accounts and RSA Product Disclosure Statement. Product Guides and Product Disclosure Statements are available from any branch or our website or by calling (02) 4941 3888. You should consider the Product Guide or Product Disclosure Statement before deciding if products are appropriate for you. Rates subject to change.