



SAVINGS & INVESTMENTS INTEREST RATES - Effective 1 September 2025

Northern Inland Credit Union Limited ABN 36 087 650 422 AFSL & 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. 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. All deposits are 100% government guaranteed to \$250K per depositor per banking institution; see www.fcs.gov.au

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 (0-19yrs only)	2.85	3.85	3.65	3.75	3.40
\$5,000 - \$9,999	2.85	3.85	3.65	3.75	3.40
\$10,000 - \$24,999	2.85	3.85	3.65	3.75	3.40
\$25,000 - \$49,999	2.85	3.85	3.65	3.75	3.40
\$50,000 - \$99,999	2.85	3.85	3.65	3.75	3.40
\$100,000 - \$249,999	2.85	3.85	3.65	3.75	3.40
\$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	2.60	3.60	3.40	3.50	3.15
\$10,000 - \$24,999	2.60	3.60	3.40	3.50	3.15
\$25,000 - \$49,999	2.60	3.60	3.40	3.50	3.15
\$50,000 - \$99,999	2.60	3.60	3.40	3.50	3.15
\$100,000 - \$249,999	2.60	3.60	3.40	3.50	3.15
\$250,000 +	On Application	On Application	On Application	On Application	On Application

SAVINGS ACCOUNTS

	Account	Interest calculated	Paid	Interest rate %pa
	Pension Plus (S10)	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: 0.75% pa; Tier C \$50,000.00-\$249,999.99: 1.25% pa Tier D \$250,000+: 1.60% pa
	Ready Saver (S11); 40'yrs	Daily closing balance	June, Dec	\$0-\$49,999.99: 2.65% \$50,000-\$99,999.99: 2.90% \$100,000+ : 3.25%
	Future Plus (S80) SMSF	Daily closing balance	Monthly	\$0-\$4,999.99: 0%; \$5,000+ (on total bal): 2.75% pa
Savings	Budget Savings (S3) (No new accounts)	Min monthly balance	Annually	0.01%
	Project Saver (S2) (No new accounts)	Daily closing balance	Annually	\$0-\$1,999.99: 0.01%; \$2000+ (on total balance): 0.05%
	Christmas Club (S4)	Min monthly balance	Annually	0.05%
	Cash Management Account (S6) (No new Accounts)	Daily closing balance	Monthly	\$0-\$9,999.99: 0.10% pa; \$10,000-\$99,999.99: 0.50% pa; \$100,000+: 0.75% pa
	Super Saver (S7) 0-19yrs	Daily closing balance	Annually	3.85% 0.01% for funds over \$25,000
	Teenage Account (S8) 13-19yr olds (No new accounts)	Daily closing balance	Quarterly	\$0 - \$1,999.99: 1.70%; \$2,000+ (on total balance): 3.20%
	Smart Start Bonus Saver (S15)	Daily closing balance	Monthly	3.25% if min deposit \$1500/ month is made.0.45%.without monthly min deposit
	Internet Saver (S99)	Daily closing balance	Monthly	\$0-\$4,999.99: 0%; \$5,000+ (on total bal): 1.75% pa

BONUS SAVER ACCOUNT (S12 - funds at call)

Amount	Base Interest Rate % pa	Bonus Interest Rate % pa	Potential Total Interest (Base Rate + Bonus Rate)
0- \$19,999.99	0.25	3.00	3.25
\$20,000 - \$99,999.99	0.26	3.12	3.38
\$100,000 - \$249,999.99	0.27	3.24	3.51
\$250,000-\$499,999.99	0.29	3.48	3.77
\$500,000+	0.25	0.00	Base interest only:0.25pa