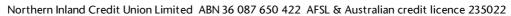
SAVINGS & INVESTMENTS INTEREST RATES - Effective 14 March 2024





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
ı	EIVED TEDM DEDMCIT ACCOUNTS - INTEDECT DAID ANNIHALLY OF ONLAATIDITY

TIALD TERMIDER OST ACCOUNTS - INTEREST FAID ANNOALET OF ONTWATORITY							
Amount	3 months: i13	6 months: i16	9 months: i19	12 months: i11	24 months: i2		
	Rate % pa	Rate % pa	Rate % pa	Rate % pa	Rate % pa		
\$1,000 - \$4,999 (0-19yrs only)	3.50	4.10	4.15	4.50	3.95		
\$5,000 - \$9,999	3.50	4.10	4.15	4.50	3.95		
\$10,000 - \$24,999	3.50	4.10	4.15	4.50	3.95		
\$25,000 - \$49,999	3.50	4.10	4.15	4.50	3.95		
\$50,000 - \$99,999	3.50	4.10	4.15	4.50	3.95		
\$100,000 - \$249,999	3.50	4.10	4.15	4.50	3.95		
\$250,000 +	On Application	On	On	On Application	On		
		Application	Application		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	3.25	3.85	3.90	4.25	3.70		
\$10,000 - \$24,999	3.25	3.85	3.90	4.25	3.70		
\$25,000 - \$49,999	3.25	3.85	3.90	4.25	3.70		
\$50,000 - \$99,999	3.25	3.85	3.90	4.25	3.70		
\$100,000 - \$249,999	3.25	3.85	3.90	4.25	3.70		
\$250,000 +	On Application	On	On	On Application	On Application		
		Application	Application				

SAVINGS ACCOUNTS						
	Account	Interest calculated	Paid	Interest rate %pa		
	Pension Plus	Daily closing balance	Monthly	Tier A Under \$10,000: 0.55% pa;		
	(S10)	at the relevant Tier		Tier B \$10,000.00-\$49,999.99: 1.50% pa;		
		rate for the proportion		Tier C \$50,000.00-\$249,999.99: 1.85%		
		of funds falling within		pa		
		each Tier		Tier D \$250,000+: 2.30% pa		
	Portfolio Investment (S11);	Daily closing balance	June, Dec	\$0-\$49,999.99: 3.40%		
	40+yrs			\$50,000-\$99,999.99: 3.65%		
				\$100,000+: 4.00%		
	Future Plus	Daily closing balance	Monthly	\$0-\$4,999.99: 0%;		
	(S80) SMSF			\$5,000+ (on total bal): 3.50% pa		
S	Budget Savings (S3)	Min monthly balance	Annually	0.01%		
Savings	Project Saver (S2)	Daily closing balance	Annually	\$0-\$1,999.99: 0.01%;		
ing				\$2000+ (on total balance): 0.05%		
S	Christmas Club (S4)	Min monthly balance	Annually	0.05%		
	Cash Management Account	Daily closing balance	Monthly	\$0-\$9,999.99: 0.50% pa;		
	(\$6)			\$10,000-\$99,999.99: 1.25% pa;		
				\$100,000+: 1.50% pa		
	Super Saver (S7) 0-12yrs	Daily closing balance	Annually	4.00%		
				Super Saver rate available for funds up to \$25,000 only.		
	Teenage Account	Daily closing balance	Quarterly	\$0 - \$1,999.99: 2.35%;		
	(S8) 13-19yr olds			\$2,000+ (on total balance): 3.85%		
	Smart Start Bonus Saver (\$15)	Daily closing balance	Monthly	4.00% if min.deposit \$1500/ month is		
	Internet Cover (coo)	Daily slasing balance	Monthly	made.0.45%.without monthly min deposit		
	Internet Saver (S99)	Daily closing balance	Monthly	\$0-\$4,999.99: 0%;		
				\$5,000+ (on total bal): 2.50% pa		

BONUS SAVER ACCOUNT (S12 - funds at call)

Amount	Base Interest	Bonus Interest	Potential Total Interest
	Rate % pa	Rate % pa	(Base Rate + Bonus Rate)
\$0 - \$19,999.99	0.33	3.96	4.29
\$20,000 - \$99,999.99	0.35	4.20	4.55
\$100,000-\$249,999.99	0.36	4.32	4.68
\$250,000-\$499,999.99	0.39	4.68	5.07
\$500,000 +	0.33	0.00	Base interest ony:0.33%pa