

Deposit Accounts Interest Rates

Effective 25 February 2025

Transaction accounts	Interest rate
Access Account	
This account does not earn interest.	
55+ Account	
Portion of balance	
Less than \$50,000	0.50% p.a.
\$50,000 to less than \$250,000	1.70% p.a.
\$250,000 and over	2.05% p.a.
The 55+ Account pays interest on the portion of your account balance within each tier.	
Educator+ Account	
All balances	1.00% p.a.
Exclusive to the South Australian education community.	
Business+ Account	
This account does not earn interest.	
Home Loan Offset Account	
Interest is offset against your variable rate home loan – refer to the Deposit Accounts and Access Services Terms and Conditions brochure for more information.	

Savings accounts	Interest rate
Netsave Account	
Ongoing standard variable rate	1.25% p.a.
Introductory rate for new accounts only	3.75% p.a.
Introductory rate + standard variable rate	5.00% p.a.
Members who open a new Netsave account will receive the introductory rate on top of the current standard variable rate for a period of four months from opening the account. After four month period expires, the standard variable rate will apply to all balances. Interest rates are subject to change.	
Bonus Savings Account	
All balances	0.01% p.a.
Bonus interest + regular rate	3.25% p.a.
Bonus interest of 3.24% pa is added if at least one deposit is made and there are no withdrawals each calendar month.	
Children's Savings Account	
Entire balance	0.05% p.a.
Bonus interest + regular rate	4.35% p.a.
Bonus interest of 4.30% p.a. is added if at least one deposit is made and there are no withdrawals each calendar month. The portion of any balance above \$50,000 will not receive bonus interest.	

Disccontinued accounts	Interest rate
We do not pay credit interest on:	
Home Equity Account or Land Agents' Trust Account	
We do pay credit interest on:	
Association Account	0.35% p.a.

Term deposit accounts ³	Interest rate
3 months	3.50% p.a.
4 months	3.50% p.a.
5 months	4.70% p.a.
6 months	4.60% p.a.
7 months	3.50% p.a.
8 months	3.50% p.a.
9 months	4.20% p.a.
10 months	3.50% p.a.
11 months	3.50% p.a.
12 months (1 year)	4.15% p.a.
24 months (2 years)	3.25% p.a.
36 months (3 years)	3.00% p.a.
48 months (4 years)	3.00% p.a.
60 months (5 years)	3.00% p.a.

Minimum deposit amount of \$1,000 required.

Interest options

Deposits with terms of three to eleven months automatically have interest paid at maturity. The interest may be paid to a savings account or reinvested.

Deposits with terms of 12 months or more may have interest reinvested every 12 months, or paid to a savings account fortnightly, monthly, quarterly or yearly.

Credit Union SA pays the same rate of interest regardless of the interest frequency.

Knowledge Counts benefits for Educators

³Eligible members of the Education Community are entitled to additional benefits on new Term Deposit accounts as part of Education Banking Benefits. Find out more at creditunionsa.com.au/community/education-community-banking-benefits/education-savings.

Interest is calculated daily. This information is current as at the effective date of this brochure and is subject to change. All products described in this brochure are issued by Credit Union SA Ltd. Before acquiring any financial product you should consider whether or not it is suitable for you.

Conditions and fees apply and are available upon request.

Credit Union SA Ltd ABN 36 087 651 232 AFSL/Australian Credit Licence 241066
Credit Union SA Centre, Level 3, 400 King William Street Adelaide SA 5000
GPO Box 699 Adelaide SA 5001

Want to know more about Credit Union SA or any of our products or services? **We'd be delighted to help.**



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creditunionsa.com.au



Call us on
13 8777



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400 King William St,
Adelaide SA 5000



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