

Deposit Accounts Interest Rates



Effective 03 March 2026

Transaction accounts		Interest rate
Access Account		
This account does not earn interest.		
55+ Account		
Portion of balance		
Less than \$50,000		0.35% p.a.
\$50,000 to less than \$250,000		1.30% p.a.
\$250,000 and over		1.65% p.a.
The 55+ Account pays interest on the portion of your account balance within each tier.		
Educator+ Account		
All balances		1.25% 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		
Standard Netsave variable rate		1.00% p.a.
4 month introductory interest rate margin		3.85% p.a.
Total 4 month variable introductory rate		4.85% p.a.
Members who open a new Netsave account will receive an introductory interest rate margin for the first 4 months, on top of the standard Netsave variable interest rate. The introductory interest rate margin is fixed for the 4 months. The standard Netsave variable interest rate may be varied at any time, including during the 4 months. After the 4 month period only the standard variable interest rate will apply.		
Bonus Savings Account		
All balances		0.01% p.a.
Bonus interest + regular rate		3.00% p.a.
Bonus interest of 2.99% 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.		

Discontinued 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		0.10% p.a.

Term deposit accounts ³		Interest rate
3 months		3.00% p.a.
4 months		3.00% p.a.
5 months		3.00% p.a.
6 months		4.75% p.a.
7 months		3.00% p.a.
8 months		3.00% p.a.
9 months		3.00% p.a.
10 months		3.00% p.a.
11 months		3.00% p.a.
12 months (1 year)		4.75% p.a.
24 months (2 years)		2.90% p.a.
36 months (3 years)		2.90% p.a.
48 months (4 years)		2.90% p.a.
60 months (5 years)		2.90% 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.

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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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