

SGE Credit Union Limited

ABN 72 087 650 637

AFSL 238311

230 Clarence Street, Sydney NSW 2000

Phone 1300 364 400 | Fax (02) 9687 2397

www.sgecu.com.au

savings account interest rates

effective 10 May 2010

S1	Access Account
S2	Budget Account
S15	Mortgage Overdraft
S3*	VISA Account
S5*	Budget Account
S7*	Special Purpose Account
S22*	Budget Account

Interest calculated on daily minimum monthly balances and is paid monthly.

\$0 - \$1,999	0.00% p.a.
\$2,000 - \$4,999	0.00% p.a.
\$5,000 - \$19,999	0.15% p.a.
\$20,000- \$49,999	0.50% p.a.
\$50,000 plus	1.00% p.a.

S4 Christmas Savings Account

Interest calculated on a daily tiered balances and is paid monthly.

\$1 plus	1.00% p.a.
----------	------------

S6 Insurance Account

Non- interest bearing account.

S8* Young Savers Account

Interest calculated on a daily balance and is paid monthly.

\$1 plus	1.00% p.a.
----------	------------

S9* Determined Savers Account

Interest calculated on a daily balance and is paid monthly.

\$0 - \$4,999	0.10% p.a.
\$5,000 - \$19,999	0.50% p.a.
\$20,000 - \$49,999	1.00% p.a.
\$50,000 - \$99,999	1.50% p.a.
\$100,000 plus	2.00% p.a.

S10 Cash Management Account

For current rates refer to Investment Accounts Interest Rate brochure.

S11 InetSaver Account

Interest calculated on daily tiered balances and is paid monthly.

\$0 - \$99,999	3.75% p.a.
\$100,000 - \$249,999	4.25% p.a.
\$250,000 - \$499,999	4.75% p.a.
\$500,000 plus	5.25% p.a.

S12 Pension Plus Account

Interest calculated on a daily balance and is paid monthly.

Customer	Deeming Threshold	Rate
Single	\$0 - \$42,000	3.00% p.a.
	\$42, 000 plus	4.50% p.a.
Single non-pensioner	\$0 - \$42,000	3.00% p.a.
	\$42, 000 plus	4.50% p.a.
Member of pensioner couple	\$0 - \$70,000 combined	3.00% p.a.
	\$70,000 plus combined	4.50% p.a.
Member of non-pensioner couple	\$0 - \$35,000 combined	3.00% p.a.
	\$35,000 plus combined	4.50% p.a.

This rate will change in accordance with Government Deeming rate adjustments.

S13 Bonus Saver Account

\$1+	Base Rate	3.75% p.a.
	Bonus Rate*	2.00% p.a.
	Total	5.75% p.a.

* *Terms & Conditions apply.*

S14 Union Membership Account

Non- interest bearing account.

S18 Go Green Savings Account

\$1 plus	1.00% p.a.
----------	------------

S32^ Reward Me Saver Account

\$1 - \$1,999	0.00% p.a.
\$2,000 - \$19,999	3.50% p.a.
\$20,000 plus	4.00% p.a.

^ *Members with minimum monthly balance of \$20,000 and above in their account will receive the 4.00% p.a. interest rate on the whole balance of the account and is paid monthly.*

S30, S50, S51, S52, S53, S68, S69* Mortgage Breaker Savings Account

100% balance offset against mortgage loan balance.

* *No longer offered. For existing accounts only.*