



Deposit Interest Rates

Effective from 29 October 2018

Direct Saver (S10)

A self-managed saving account paying a highly competitive interest rate.

INTEREST CALCULATED DAILY AND PAID MONTHLY	% P.A.
All balances	1.40
Introductory bonus rate (for 3 months) for new eligible accounts*	2.80

Bonus Saver (S6)

An account that pays bonus interest when you deposit at least \$50 and make no withdrawals in the same month.

INTEREST CALCULATED DAILY AND PAID MONTHLY	% P.A.	BONUS % P.A.#	TOTAL % P.A.
All balances	0.05	2.10	2.15

Home Saver (S14)

An account that pays bonus interest when you deposit at least \$100 and make no withdrawals in the same month. You also get added benefits when you open a Nexus Mutual home loan (conditions apply).

INTEREST CALCULATED DAILY AND PAID MONTHLY	% P.A.	BONUS % P.A.#	TOTAL % P.A.
All balances	0.05	2.10	2.15

Junior Saver (S7)

An account for under 18s that pays bonus interest when you deposit at least \$2 and make no more than two withdrawals in the same month.

INTEREST CALCULATED DAILY AND PAID MONTHLY	% P.A.	BONUS % P.A.#	TOTAL % P.A.
Portion over \$5,000	0.80	1.35	2.15
Up to \$4,999	3.00	1.35	4.35

Cash Management (S9)

An account with a wide range of facilities. Name your own sub-accounts to save for special purposes.

INTEREST CALCULATED DAILY AND PAID QUARTERLY	% P.A.
\$250,000 plus	1.50
\$100,000 to \$249,000	1.00
\$50,000 to \$99,999	0.60
\$25,000 to \$49,999	0.30
\$5,000 to \$24,999	0.05
Up to \$4,999	Nil

Access Accounts (S1 and S2)

Accounts with a high degree of access and flexibility.

	% P.A.
All balances	Nil

* Only available on new Direct Saver accounts, and all account holders must not have held a Direct Saver account within the preceding 12 months as either a primary or joint owner. After 3 months, the standard Direct Saver rate will apply.

Please refer to the *Account and Access Facility Terms and Conditions* brochure for eligibility criteria.

Classic Term Deposit

A classic term deposit with consistently good returns.

INTEREST PAID ON MATURITY, OR ANNUALLY IF TERM IS 12 MONTHS OR MORE	\$1,000 + % P.A.
3 months	2.10
4 months	2.75
5 months	2.75
6 months	2.75
7 months	2.00
8 months	2.00
9 months	2.00
10 months	2.00
11 months	2.00
12 months	2.75
13 – 23 months	2.45
24 months	2.70

Regular Income Term Deposit

A term deposit that pays interest on a regular basis.

INTEREST CALCULATED DAILY AND PAID MONTHLY	\$25,000 + % P.A.
6 months	2.74
12 months	2.73
24 months	2.68

Self-Managed Super Funds & Family Trusts

Additional interest of 0.10% p.a. to your choice of Classic or Regular Income term deposit for SMSFs and Family Trusts only. Minimum balance of \$100,000.

Notes to all deposit accounts

Rates are subject to change at the discretion of the credit union. Fees and charges may apply. Terms and conditions, fees and charges are available from the credit union. You should refer to the Nexus Mutual Account and Access Facility Terms and Conditions to decide if a product is right for you. Interest rates are for products currently on offer by Nexus Mutual. Rates for products not included can be obtained by contacting us.

The Government deposit guarantee applies to all of Nexus Mutual's deposit accounts.

