

Deposit Interest Rates

Products no longer offered (retired)

Transaction accounts	Balance	Rate
Access account (S7)	\$0+	Nil
Student Starter account (S13)	\$0+	Nil
Retirement Plus account (S4)	Balance up to \$9,999	0.10% p.a.
	Balance between \$10,000 - \$99,999	1.25% p.a.
	Balance greater than \$100,000	2.25% p.a.
Money Market account (S10)	Balance up to \$9,999	0.05% p.a.
	Balance \$10,000 - \$99,999	0.25% p.a.
	Balance \$100,000+	0.50% p.a.
ICU Everyday Student (S23)	\$0+	Nil
ICU Bucket (S59)	\$0+	Nil

Savings accounts	Balance	Rate
Bonus Saver Account (S9)	Regular interest	0.05% p.a.
	Bonus interest	4.05% p.a.
	Maximum interest	4.10% p.a.
Christmas Saver Account (S5)	\$0 - \$100,000	4.60% p.a.
ICU Bonus Saver (S3)	Base interest \$0+	0.00% p.a.
	Bonus interest \$0-\$99,999	4.00% p.a.
	Bonus interest \$100,000-\$249,999	4.00% p.a.
	Bonus interest \$250,000-\$1,999,999	4.00% p.a.
	Interest on balances over \$2 million	0.00% p.a.
ICU Online Saver (S12)	\$0-\$99,999	2.25% p.a.
	\$100,000-\$249,999	2.25% p.a.
	\$250,000+	0.05% p.a.
ICU Wildlife Bonus Saver (S57)	Base interest \$0+	0.00%p.a.
	Bonus interest \$0-\$25,000+	2.25%p.a.
	Bonus interest \$25,000+	0.00%p.a.

Interest rates quoted are effective as at the date shown and may be varied at any time. Eligibility criteria, terms and conditions, fees and charges apply. For more information contact us on 1300 13 22 77 or visit communityfirst.com.au.

Other accounts	Balance	Rate
Visa (S75)	\$0+	Nil
Specified Savings CAPE (Target Savings) (S72)	Up to \$999	0.00% p.a.
	\$1,000-\$4,999	0.10% p.a.
	\$5,000 and over	0.20% p.a.
ICU Home Loan Access Saver (S79)	\$0+	0.00% p.a.
ICU Home Loan Lifestyle Saver (S80)	\$0-\$1,999	0.00% p.a.
	\$2,000-\$49,999	0.05% p.a.
	\$50,000+	0.05% p.a.
ICU All-in-one (S81, S82, S83)	\$0-\$499	0.00% p.a.
	\$500-\$19,999	0.00% p.a.
	\$20,000-\$49,999	0.00% p.a.
	\$50,000-\$99,999	0.00% p.a.
	\$100,000+	0.00% p.a.

Business accounts	Balance	Rate
ICU Everyday Business (S90, S91, S93, S94)	\$0+	Nil
ICU Cash Management (S58)	\$0-\$4,999	0.00% p.a.
	\$5,000-\$9,999	0.00% p.a.
	\$10,000-\$19,999	0.01% p.a.
	\$20,000-\$49,999	0.15% p.a.
	\$50,000-\$99,999	0.20% p.a.
	\$100,000+	0.25% p.a.

Interest rates quoted are effective as at the date shown and may be varied at any time. Eligibility criteria, terms and conditions, fees and charges apply. For more information contact us on 1300 13 22 77 or visit communityfirst.com.au.

Term Deposit Interest Rates

Products no longer offered (retired)

Term	ICU Term Deposit (I1)		ICU Business Term Deposit (I2)	
	Interest Annually (\$5,000+)	Interest Monthly (\$5,000+)	Interest Annually (\$5,000+)	Interest Monthly (\$5,000+)
3 months	4.70% p.a.	n/a	4.70% p.a.	n/a
4 months	4.70% p.a.	n/a	4.70% p.a.	n/a
5 months	4.70% p.a.	n/a	4.70% p.a.	n/a
6 months	4.85% p.a.	n/a	4.85% p.a.	n/a
7 months	4.85% p.a.	n/a	4.85% p.a.	n/a
8 months	4.85% p.a.	n/a	4.85% p.a.	n/a
9 months	4.85% p.a.	n/a	4.85% p.a.	n/a
10 months	4.85% p.a.	n/a	4.85% p.a.	n/a
11 months	4.85% p.a.	n/a	4.85% p.a.	n/a
12 months	5.00% p.a.	4.90% p.a.	5.00% p.a.	4.90% p.a.

Interest rates quoted are effective as at the date shown and may be varied at any time. Eligibility criteria, terms and conditions, fees and charges apply. For more information contact us on 1300 13 22 77 or visit communityfirst.com.au.