

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	1.50% p.a.
	Balance greater than \$100,000	2.50% 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	4.85% 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	2.50% p.a.
	\$100,000-\$249,999	2.50% 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.

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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.

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Term Deposit Interest Rates

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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	4.95% p.a.	n/a	4.95% p.a.	n/a
4 months	4.95% p.a.	n/a	4.95% p.a.	n/a
5 months	4.95% p.a.	n/a	4.95% p.a.	n/a
6 months	5.10% p.a.	n/a	5.10% p.a.	n/a
7 months	5.10% p.a.	n/a	5.10% p.a.	n/a
8 months	5.10% p.a.	n/a	5.10% p.a.	n/a
9 months	5.10% p.a.	n/a	5.10% p.a.	n/a
10 months	5.10% p.a.	n/a	5.10% p.a.	n/a
11 months	5.10% p.a.	n/a	5.10% p.a.	n/a
12 months	5.25% p.a.	5.15% p.a.	5.25% p.a.	5.15% p.a.

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