Effective 1 November 2026

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	1.75% p.a.
	Balance greater than $100,000	2.75% 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	4.55% p.a.
	Maximum interest	4.60% p.a.
Christmas Saver Account (S5)	$0 - $100,000	5.10% p.a.
ICU Bonus Saver (S3)	Base interest $0+	0.00% p.a.
	Bonus interest $0-$99,999	4.50% p.a.
	Bonus interest $100,000-$249,999	4.50% p.a.
	Bonus interest $250,000-$1,999,999	4.50% p.a.
	Interest on balances of $2 million and over	0.00% p.a.
ICU Online Saver (S12)	$0-$99,999	2.75% p.a.
	$100,000-$249,999	2.75% p.a.
	$250,000 and over	0.05% p.a.
ICU Wildlife Bonus Saver (S57)	Base interest $0+	0.00%p.a.
	Bonus interest $0-$25,000	2.75%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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Effective 1 November 2026

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	5.10% p.a.	n/a	5.10% p.a.	n/a
4 months	5.10% p.a.	n/a	5.10% p.a.	n/a
5 months	5.10% p.a.	n/a	5.10% p.a.	n/a
6 months	5.35% p.a.	n/a	5.35% p.a.	n/a
7 months	5.35% p.a.	n/a	5.35% p.a.	n/a
8 months	5.35% p.a.	n/a	5.35% p.a.	n/a
9 months	5.35% p.a.	n/a	5.35% p.a.	n/a
10 months	5.35% p.a.	n/a	5.35% p.a.	n/a
11 months	5.35% p.a.	n/a	5.35% p.a.	n/a
12 months	5.40% p.a.	5.30% p.a.	5.40% p.a.	5.30% p.a.

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