

Effective from: 16th September 2019

Transaction Accounts

Personal Account (S1)	V M T 12 ^
\$1 - \$4,999	0.05% pa
\$5,000 - \$24,999	0.05% pa
\$25,000 - \$49,999	0.25% pa
\$50,000 and over	0.40% pa

S1 is only available to personal members

Reward Account (S8)	V M T 12 ^
\$1 - \$4,999	0.05% pa
\$5,000 - \$24,999	0.05% pa
\$25,000 - \$49,999	0.25% pa
\$50,000 and over	0.40% pa

S8 is only available to personal members

55Plus Account (S3)	V M T 12 ^
\$1 - \$499	0.00% pa
\$500 - \$48,000	1.25% pa
\$48,001 and over	1.90% pa

Account owners must be aged 55 years or older and no longer working full time

Business Account (S2)	V M T 12 ^
\$1 - \$4,999	0.05% pa
\$5,000 - \$24,999	0.05% pa
\$25,000 - \$49,999	0.25% pa
\$50,000 and over	0.40% pa

Community Account (S6)	V M T 12 ^
\$1 - \$4,999	0.50% pa
\$5,000 - \$24,999	0.75% pa
\$25,000 and over	1.00% pa

S6 account is only available to Community organisations that have a formal documented structure; Incorporated clubs; charitable organisations; sporting clubs; schools; recognised religions; community groups; non-profit organisations – approval is at discretion of GMCU.

Key

^	Refer to Conditions of Use for full details
F	Fixed Interest
V	Variable Interest
D	Calculated on Daily Balance
M	Calculated on Minimum Monthly Balance
T	Portion in each tier earns the rate for that tier
1	Interest paid monthly
12	Interest paid annually

Savings Accounts

Christmas Club Account (S4)	V D 12 ^
\$1 and over	1.25% pa

Balance disbursed in November, or available using Internet Banking 15 November to 31 December

iSave Account (S5)	V D 1 ^
\$1 and over	1.20% pa

Withdrawals must be made electronically to your nominated GMCU Transaction Account.

Bonus Saver Account (S10)	V D T 1 ^		
	Base	Bonus	Total
\$1 and over	0.05% pa	1.70% pa	1.75% pa

Bonus rate is earned in months where you deposit at least \$20 and make no withdrawal (including electronic debits).

Cash Management Account (S15)	V D T 1 ^
\$1 - \$9,999	0.05% pa
\$10,000 - 19,999	0.50% pa
\$20,000 - \$49,999	0.50% pa
\$50,000 - \$99,999	1.00% pa
\$100,000 and over	1.00% pa

Minimum opening Balance \$10,000.

Mortgage Offset Account (S7)	V D 1 ^
Balance Offset Rate	100%

Investment Accounts

Fixed Term Deposit	F D ^			
	\$100 – \$4,999	\$5,000 – \$24,999	\$25,000 – \$49,999	\$50,000 - \$2m
(14) 3 – 5 months	0.50% pa	1.60% pa	1.60% pa	1.60% pa
(11) 6 – 8 months	1.00% pa	1.60% pa	1.60% pa	1.60% pa
(19) 9 – 10 months	1.00% pa	1.40% pa	1.40% pa	1.40% pa
(12) 12 months	1.00% pa	1.75% pa	1.75% pa	1.75% pa
(13) 24 months	1.00% pa	1.80% pa	1.80% pa	1.80% pa

Early withdrawals attract a reduced interest rate. 3-12 month terms: Interest paid at maturity. Interest may be added to principal amount to be reinvested or paid to an account. 24 month term: Interest paid annually. First interest amount paid to an account, second interest payment may be added to principal and reinvested or paid to an account. Minimum deposit \$100. Rates for deposits greater than \$2million are available on application.

Monthly Income Term Deposit	F D ^			
	\$3,000 – \$4,999	\$5,000 – \$24,999	\$25,000 – \$49,999	\$50,000 - \$2m
(16) 6 months	1.00% pa	1.50% pa	1.50% pa	1.50% pa
(17) 12 months	1.00% pa	1.65% pa	1.65% pa	1.65% pa
(15) 24 months	1.00% pa	1.65% pa	1.65% pa	1.65% pa

Interest is paid by cheque or to your nominated GMCU Account. Early withdrawals attract a reduced interest rate. Minimum deposit \$3,000. Rates for deposits greater than \$2million are available on application.

Note: Refer to Conditions of Use. Terms & conditions, fees & charges and eligibility criteria may apply. If you are lodging a Term Deposit you will earn the rate on the day of lodgement/rollover. General withholding tax may be deducted from interest earned where no Tax File Number is disclosed – information on claiming refunds is available from the Australian Taxation Office. Accounts and Deposits with GMCU are Australian Government guaranteed under the Financial Claims Scheme - more details at www.fcs.gov.au. You can contact GMCU on 03 5821 9033 or www.gmcu.com.au.

