Interest Rate Sheet for Deposits

Effective 1 November 2026

Transaction Accounts		Interest Rate
My Everyday Account (S1) ● Variable Interest ● Calculated on a Minimum Monthly Balance ● Portion in each tier earns the rate for that tier ● Interest paid annually	$1 - $4,999	0.01% p.a.
	$5,000 - $24,999	0.01% p.a.
	$25,000 - $49,999	0.10% p.a.
	$50,000 and over	0.10% p.a.
Only available to personal members.		
My Everyday Start Account (S20) ● Variable Interest ● Calculated on a Minimum Monthly Balance ● Portion in each tier earns the rate for that tier ● Interest paid annually	$1 - $4,999	0.01% p.a.
	$5,000 - $24,999	0.01% p.a.
	$25,000 - $49,999	0.10% p.a.
	$50,000 and over	0.10% p.a.
Only available to members under 30 years of age.		
My Offset Account (S7) ● 100% of balance offset against eligible home loan ● Variable Interest ● Calculated on a Daily Balance ● Interest paid monthly	$1 and over	0.00% p.a.
Only available to members with an eligible home loan.		
My Freedom Account (S3) ● Variable Interest ● Calculated on a Minimum Monthly Balance ● Portion in each tier earns the rate for that tier ● Interest paid annually	$1 - $499	0.00% p.a.
	$500 - $48,000	2.00% p.a.
	$48,001 and over	2.00% p.a.
Only available to members aged 55 and over and no longer working full time.		
My Business Account (S2) ● Variable Interest ● Calculated on a Minimum Monthly Balance ● Portion in each tier earns the rate for that tier ● Interest paid annually ● Refer to Conditions of Use for full details	$1 - $4,999	0.01% p.a.
	$5,000 - $24,999	0.01% p.a.
	$25,000 - $49,999	0.10% p.a.
	$50,000 and over	0.10% p.a.
Our Community Account (S6) ● Variable Interest ● Calculated on a Minimum Monthly Balance ● Portion in each tier earns the rate for that tier ● Interest paid annually ● Refer to Conditions of Use for full details	$1 - $4,999	0.10% p.a.
	$5,000 - $24,999	1.50% p.a.
	$25,000 and over	1.50% p.a.
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.		

Savings Accounts		Interest Rate
Christmas Saver Account (S4) ● Variable Interest ● Calculated on a Daily Balance ● Interest paid annually	$1 and over	1.10% p.a.
Balance disbursed in November, or available using Internet Banking 15 November to 31 December.		
Online Saver Account (S5) ● Variable Interest ● Calculated on a Daily Balance ● Interest paid monthly	$1 and over	1.05% p.a.
Cash Manager Account (S15) ● Variable Interest ● Calculated on Daily Balance ● Portion in each tier earns the rate for that tier ● Interest paid monthly ● Refer to Conditions of Use for full details	$1 - $9,999	0.01% p.a.
	$10,000 - $19,999	0.40% p.a.
	$20,000 - $49,999	0.40% p.a.
	$50,000 - $99,999	0.40% p.a.
	$100,000 and over	0.40% p.a.
Minimum opening balance of $10,000.		

Advantage Saver Account (S10)		Base	Bonus	Total
● Variable Interest ● Calculated on a Daily Balance ● Portion in each tier earns the rate for that tier ● Interest paid monthly	$1 and over	0.01% p.a.	4.79% p.a.	4.80% p.a.
Bonus Rate is earned in months where you deposit at least $20 and make no withdrawal (including electronic debits).				

Investment Accounts		Interest Rate	
Fixed Term Deposit ● Fixed Interest ● Calculated on a Daily Balance ● Refer to Conditions of Use for full details		**$100 - $4,999**	**$5,000 and over**
	3 - 5 months (I4)	0.25% p.a.	3.60% p.a.
	6 - 8 months (I1)	0.25% p.a.	5.25% p.a.
	9 - 10 months (I9)	0.25% p.a.	3.70% p.a.
	12 months (I2)	0.25% p.a.	5.15% p.a.
	24 months (I3)	0.25% p.a.	4.90% p.a.
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 $2 million are available on application.			
Monthly Income Term Deposit ● Fixed Interest ● Calculated on a Daily Balance ● Refer to Conditions of Use for full details		**$3,000 - $4,999**	**$5,000 and over**
	6 months (I6)	0.25% p.a.	5.15% p.a.
	12 months (I7)	0.25% p.a.	5.05% p.a.
	24 months (I5)	0.25% p.a.	4.80% p.a.
Interest is paid by to your nominated GMCU Account. Early withdrawals attract a reduced interest rate. Minimum deposit $3,000. Rates for deposits greater than $2 million are available on application.			



Note: Refer to our website for interest rates for products no longer for sale. 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 1800 MY GMCU (1800 694 628) or www.gmcu.com.au. Goulburn Murray Credit Union Co-operative Ltd. ABN 87 087 651 509 Australian Financial Services Licence / Australian Credit Licence Number 241364. v26 - MR-160