

Effective as at 11 August 2021

Subject to change without notice

Deposit Term	\$500 to \$4,999	\$5,000 to \$49,999	\$50,000 to \$199,999	\$200,000 to \$500,000 #	Interest Paid
1 month	0.00% p.a.	0.00% p.a.	0.00% p.a.	0.00% p.a.	At maturity
2 months	0.00% p.a.	0.20% p.a.	0.20% p.a.	0.20% p.a.	At maturity
3 months	0.10% p.a.	0.40% p.a.	0.40% p.a.	0.40% p.a.	At maturity
4 months	0.10% p.a.	0.40% p.a.	0.40% p.a.	0.40% p.a.	At maturity
5 months	0.10% p.a.	0.40% p.a.	0.40% p.a.	0.40% p.a.	At maturity
6 months	0.10% p.a.	0.40% p.a.	0.40% p.a.	0.40% p.a.	At maturity
7 months	0.10% p.a.	0.40% p.a.	0.40% p.a.	0.40% p.a.	At maturity
8 months	0.10% p.a.	0.40% p.a.	0.40% p.a.	0.40% p.a.	At maturity
9 months	0.10% p.a.	0.40% p.a.	0.40% p.a.	0.40% p.a.	At maturity
10 months	0.10% p.a.	0.40% p.a.	0.40% p.a.	0.40% p.a.	At maturity
11 months	0.15% p.a.	0.40% p.a.	0.40% p.a.	0.40% p.a.	At maturity
12 months	0.15% p.a.	0.55% p.a.	0.55% p.a.	0.55% p.a.	At maturity
18 months	0.20% p.a.	0.55% p.a.	0.55% p.a.	0.55% p.a.	At maturity
24 months	0.25% p.a.	0.70% p.a.	0.70% p.a.	0.70% p.a.	Annually & at maturity

For amounts of \$5,000 or more and at the Credit Union's option, more frequent interest payment options are available at a rate below the standard quoted rates; interest paid monthly 0.15% reduction, quarterly 0.10% reduction, 6 monthly 0.05% reduction. Requests for early redemption will be considered. Interest reduction of 2% applies.

For deposits greater than \$500,000 rates and terms are by negotiation and subject to acceptance

Warwick Credit Union Ltd ABN 98 087 651 116 trading as Warwick Credit Union, Gympie Credit Union and Dalby Credit Union. AFSL/Australian credit licence 240556.

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