

Interest rates

Effective date 1 December 2019

| Transaction accounts | |
|---|------------|
| Access | 0.00% p.a. |
| Bill pay | 0.00% p.a. |
| Insurance account | 0.00% p.a. |
| Expense account | 0.00% p.a. |
| Loan disbursement account | 0.00% p.a. |
| Loan provider account | 1.00% p.a. |
| Student | |
| Up to \$499 | 1.00% p.a. |
| \$500 to \$999 | 2.00% p.a. |
| \$1,000 and over | 2.50% p.a. |
| <ul style="list-style-type: none"> Interest rates quoted apply to whole account balance Interest calculated on the minimum monthly balance and paid monthly Interest rates are indicative only and may be subject to change without notice | |
| Super | |
| Up to \$499 | 0.50% p.a. |
| \$500 to \$999 | 1.75% p.a. |
| \$1,000 and over | 2.00% p.a. |
| <ul style="list-style-type: none"> Interest rates quoted apply to whole account balance Interest calculated on the minimum monthly balance and paid monthly Interest rates are indicative only and may be subject to change without notice | |

| Savings accounts | |
|---|------------|
| Junior saver | |
| Up to \$999 | 1.50% p.a. |
| \$1,000 and over | 2.00% p.a. |
| <ul style="list-style-type: none"> Interest rates quoted apply to whole account balance Interest calculated on the minimum monthly balance and paid monthly Interest rates are indicative only and may be subject to change without notice | |
| Home deposit account | |
| Up to \$999 | 0.50% p.a. |
| \$1,000 to \$9,999 | 1.75% p.a. |
| \$10,000 and over | 2.00% p.a. |

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|---|------------|
| Savings accounts cont. | |
| Serious saver | |
| Up to \$499 | 0.50% p.a. |
| \$500 to \$999 | 1.75% p.a. |
| \$1,000 and over | 2.00% p.a. |
| <ul style="list-style-type: none"> – Interest rates quoted apply to whole account balance – Interest calculated on the minimum monthly balance and paid monthly – Interest rates are indicative only and may be subject to change without notice | |
| Education account | |
| Up to \$999 | 1.50% p.a. |
| \$1,000 and over | 2.00% p.a. |
| <ul style="list-style-type: none"> – Interest rates quoted apply to whole account balance – Interest calculated on the minimum monthly balance and paid monthly – Interest rates are indicative only and may be subject to change without notice | |
| Christmas club | 1.50% p.a. |
| <ul style="list-style-type: none"> – Interest rates quoted apply to whole account balance – Interest calculated on the daily credit balance and paid monthly – Interest rates are indicative only and may be subject to change without notice | |
| Special savings | |
| Up to \$499 | 0.50% p.a. |
| \$500 to \$999 | 1.75% p.a. |
| \$1,000 and over | 2.00% p.a. |
| <ul style="list-style-type: none"> – Interest rates quoted apply to whole account balance – Interest calculated on the minimum monthly balance and paid monthly – Interest rates are indicative only and may be subject to change without notice | |

| Personal loans | |
|---|---------------------------|
| Express loans within Shares | 15.00% p.a. |
| Express loans above Shares | 25.00% p.a. |
| Secured loans | 15.00% p.a. – 20.00% p.a. |
| Unsecured loans | 25.00% p.a. |
| Overdraft | |
| Arranged overdrafts | 25.00% p.a. |
| Unarranged overdrafts | 25.00% p.a. |
| <ul style="list-style-type: none"> – Terms and conditions and normal lending criteria apply – Rates are indicative only and may be subject to change without notice | |

| Term deposits | |
|--|------------|
| 1 month | 1.00% p.a. |
| 2 months | 1.00% p.a. |
| 3 months | 2.15% p.a. |
| 4 months | 2.35% p.a. |
| 5 months | 2.40% p.a. |
| 6 months | 2.70% p.a. |
| 9 months | 2.75% p.a. |
| 12 months | 2.70% p.a. |
| 18 months | 2.70% p.a. |
| 24 months | 2.80% p.a. |
| 36 months | 2.80% p.a. |
| 48 months | 2.85% p.a. |
| 60 months | 2.85% p.a. |
| <ul style="list-style-type: none"> – Interest can be paid monthly, quarterly, 6-monthly, annually or on maturity – Minimum shareholding is \$500 – Maximum total shareholding permitted per customer is \$1,500,000 – If an early withdrawal is approved by ACU a reduced rate of interest will apply as follows: <ul style="list-style-type: none"> a) If a term deposit is withdrawn, in full or in part, within the first 30 days, 0% interest will be applied to the withdrawn portion. b) Where the term deposit is withdrawn, in full or in part, before the maturity date but after the first 30 days, a reduced interest rate will be applied calculated using the advertised rate at the time the term deposit was opened, for the actual term the money was invested (as determined at our discretion), less 2%. The applicable interest rate will not reduce below 0%. | |

Credit Union Baywide trading as ACU (Aotearoa Credit Union). Terms and conditions and normal lending criteria apply. An approval fee up to \$200 and other fees apply for personal lending. All variable rates, fees and returns are subject to change without notice. The current Product Disclosure Statement, other disclosure statements and fees are available on the Offer Register at disclose-register.companiesoffice.govt.nz, on [ACU.nz](https://acu.nz) or on request from ACU. Credit Union Baywide savings are shares secured by a first ranking security over Credit Union Baywide's assets.

ACU is proud to be a credit union and not a registered bank.