

Deposit Interest Rates

Important Information –

These rates are effective as at 4th May 2020 and are subject to change without notice.



Fixed Term Deposit Interest Rates

Interest paid on maturity	\$5,000 to \$24,999*	\$25,000 to \$99,999*	\$100,000 plus*
3 Months	0.95%	1.05%	1.15%
6 Months	0.90%	1.00%	1.10%
12 Months	0.90%	1.00%	1.10%
24 Months	0.90%	1.00%	1.10%

Gold Benefits – Fixed Term Deposit Interest Rates

Interest paid fortnightly, maturity or monthly	\$5,000 to \$24,999*	\$25,000 to \$99,999*	\$100,000 plus*
6 Months	1.00%	1.10%	1.20%
12 Months	1.00%	1.10%	1.20%
24 Months	1.00%	1.10%	1.20%

4 Months Special Fixed Term Deposit

Interest paid on maturity	\$5,000 to \$99,999*	\$100,000 plus*
4 Months Standard	1.25%	1.30%
4 Months Gold Benefits	1.35%	1.40%

Cubs and Kickstart Fixed Term Deposit ¹

Interest paid on maturity	\$500 to \$5,000	\$5,000 plus*
Cubs - 3 Months	1.00%	Please see carded rates above
Kickstart - 3 Months	1.00%	Please see carded rates above

*Rates quoted apply to individual deposits only.

¹Cubs and Kickstart Fixed Term Deposit available to Cubs and Kickstart account holders only. Maximum investment amount is \$5,000 any investments above \$5,000 will need to be placed on another one of Coastline's carded Term Deposit accounts.

Interest rates shown are per annum (pa)

Rates and acceptance of deposits over \$500,000 by negotiation.

Early redemption for fixed term deposits is entirely at Coastline's discretion and will incur penalty interest of 0.25% pa. Minimum withdrawal is 50% of total term deposit and requires 24-hours notice.

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Savings Account Interest Rates

	Interest calculated	Interest paid	Basis of calculation	Rate per annum	Including bonus & promo Interest rate
Coastline Access	MMB	Monthly	On Total Balance	0.00%	
Access #					
Visa Debit					
Business Access					
Business Access Plus					
Pay As You Go	Daily	Monthly	\$50,001 plus ^ \$1 to \$50,000	1.00% 0.25%	
Gold Benefits Available to Member 50 years and over. Annual Membership fees apply.					
Cubs Access Available to Members aged 0-11 Years inclusive	Daily	Monthly	\$20,001 plus^ 10,001 to \$20,000 Nil to \$10,000	0.25% 0.75% 1.30%	
Kickstart Access Available to Members aged 12 - 17 years inclusive					
Bonus Reward Saver					
High Saver	Daily	Monthly	On Total Balance	0.05%	1.30% *
eSaver	Daily	Monthly	Nil to \$250,000^	1.00%	
eSaver	Daily	Monthly	On Total Balance	0.10%	1.10% ++
eXtreme Saver	Daily	Monthly	On Total Balance	0.80%	
Christmas Club	MMB	Monthly	On Total Balance	0.10%	
Community Support Account	MMB	Monthly	On Total Balance	0.10%	
Mortgage Offset >	N/A	N/A	N/A	Nil	
Cash Management # Business Cash Management #	Daily	Monthly	\$5,000 plus^	0.25%	
Retirement Access Account #	MMB	Monthly	\$50,001 plus ^ \$1 to \$50,000	1.00% 0.25%	
Budget Saver	N/A	N/A	N/A	Nil	

Accounts no longer available. Rates applicable to existing accounts only.

* Coastline Bonus Saver: Bonus Rate paid on the last day of each month if at least one deposit of \$20 and no withdrawals made in the calendar month.

++ Coastline eSaver: Bonus Rate paid on the last day of each month if at least one deposit of \$500 and no withdrawals made in the calendar month.

^ Acceptance of deposits over \$250,000 at Coastline's discretion. Bonus rate may not be applicable on this product on higher amounts.

> The balance of the Mortgage Offset account is 100% offset against your Minimiser Home Loan balance when interest is calculated.

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coastline.com.au 1300 361 066

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Coastline Credit Union Ltd ABN 88 087 649 910
AFSL Australian Credit Licence 239175