

Action Account (S1)	Interest Rate	
A perfect choice for your everyday banking. Simply add a Visa Debit or rediCARD, cheque book facility or, Internet or phone banking service to design the account that best suits your needs.	Balance \$ 5,000 plus	0.10% p.a.
	Balance \$ 0 – \$4,999	0.00% p.a.
<i>Interest is calculated on daily balances at the applicable rate on portions of the balance held.¹ Interest is credited to your account monthly.</i>		

Basic Account (S16)	Interest Rate	
A flexible, everyday account providing all the facilities you need to make managing your money easy. All for a low flat monthly fee.	Balance \$ 5,000 plus	0.10% p.a.
	Balance \$ 0 – \$4,999	0.00% p.a.
<i>Interest is calculated on daily balances at the applicable rate on portions of the balance held.¹ Interest is credited to your account monthly.</i>		

LiveFree Account (S18)	Interest Rate	
An account designed specifically for the busy lifestyles of our 18 to 30 year old members. Enjoy ten free rediATM withdrawals each month and more.	Balance \$1 plus	1.00% p.a.
<i>Interest is calculated on your minimum monthly balance and credited to your account monthly.</i>		

Pensioner Account (S10)	Interest Rate	
An all-in-one savings and transactional account paying higher rates of interest for retirees over 65 years and in receipt of a government pension.	Balance \$48,600 plus	3.00% p.a.
	Balance \$0 - \$48,600	1.50% p.a.
<i>Interest is calculated on daily balances at the applicable rate on portions of the balance held.¹ Interest is credited to your account monthly.</i>		

Junior Savers Account (S4)	Interest Rate	
The perfect way to put young savers on the right path to smarter banking.	Balance \$1 plus	0.50% p.a.
<i>Interest is calculated on whole daily balance and credited to your account monthly.</i>		

Online Saver (S31)	Interest Rate	
Enjoy 24/7 account access with the added bonus of no monthly account keeping fee.	Balance \$1 plus	1.70% p.a.
<i>Interest is calculated on whole daily balance at the applicable rate and credited to your account monthly.</i>		

MoneyMaker Account (S5)	Interest Rate	
An ideal option if you're looking for a higher rate of return on your deposit funds coupled with the flexibility of having your money 'at-call'. With a minimum monthly balance of \$5,000, making money has never been so easy.	Balance \$100,000 plus	2.20% p.a.
	Balance \$50,000 - \$99,999	1.45% p.a.
	Balance \$20,000 - \$49,999	0.95% p.a.
	Balance \$5,000 - \$19,999	0.20% p.a.
	Balance \$0 - \$4,999	0.00% p.a.
<i>Interest is calculated on whole daily balance at the applicable rate and credited to your account monthly.</i>		

Christmas Club Account (S7)	Interest Rate	
Add some extra joy to the festive season.	Balance \$1 plus	0.25% p.a.
<i>Interest is calculated on your whole daily balance at the applicable rate and monthly.</i>		

¹Interest is calculated on a stepped basis with a different interest rate paid for parts of your account balance that fall within set dollar ranges ('steps'). Terms, conditions, fees and charges apply, and are available on request or from our website www.queenslanders.com.au. These accounts are issued by Queenslanders Credit Union, a division of Queensland Country Credit Union Limited ABN 77 087 651 027 AFSL/Australian Credit Licence 244533 ('Queenslanders Credit Union') and are available through the one consolidated financial product, the Queenslanders Credit Union Account & Access Facility. You should consider the Terms and Conditions Statement in deciding whether to buy or hold this product. All interest rates quoted are per annum (p.a.). Information is correct as at the effective date and subject to change without notice.