

# Deposit Interest Rates

Effective Date 23rd December 2011

## ISAVER

High variable interest iSaver account allows members who enjoy the freedom of electronic banking to save at a high rate of return. This product is available to 'internet and phone banking' members. Those interested in this product that are not registered for internet or phone banking should contact our Member Services staff for further information & registration.

Interest is calculated daily and paid monthly from your very first dollar  
No monthly account keeping FEES; No limit on transfers; No ATM or cheque facilities  
Access funds through Internet & Phone Banking only.

Variable Interest on entire balance	\$1 and over	<b>4.25%</b> pa
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## BONUS SAVER

Be rewarded for saving! Earn extra interest with a minimum deposit of \$20 per month and if you save and have no withdrawals earn bonus variable interest, calculated daily and paid monthly .

\$1 and over	base rate	<b>0.50%</b> pa
Deposit \$20 per month with no withdrawals	bonus rate	<b>3.00%</b> pa

## TERM SAVER 6

A Flexible Term Deposit option with a minimum deposit of \$10,000 where interest is calculated daily and paid monthly. No penalty for withdrawal as long as you keep a min of \$10,000.\*

Term Saver 6 (6 months)	\$10,000 +	<b>4.25%</b> pa
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## PENSIONER SAVINGS

Variable interest is calculated on minimum monthly balance and paid monthly. Pensioners can also access their funds through Cuecard at ATMs or EFTpos. Cheque book facilities also available.

\$1 - \$2,000	<b>0.25%</b> pa#
\$2,001 - 41,000	<b>2.50%</b> pa#
\$41,001 and over	<b>4.00%</b> pa#

## EVERYDAY ACCESS ACCOUNT

Account can be accessed via personal banking, use of a cheque book or with a CUECARD at ATM's or EFTPos. Variable interest is calculated on the minimum monthly balance and paid monthly.

\$49,999 and under	<b>0.00%</b> pa
\$50,000 and over	<b>0.25%</b> pa

## FIXED TERM DEPOSITS

A minimum deposit of \$1,000 will get you started. Interest rate is on a per annum basis, calculated daily and paid on maturity.\*\*

Term	\$1,000 -\$4,999	\$5,000 -\$9,999	\$10,000 -\$49,999	\$50,000 -\$99,999	\$100,000 -\$349,999
24 months	<b>1.50%</b>	<b>4.70%</b>	<b>5.00%</b>	<b>5.00%</b>	<b>5.00%</b>
18 months	<b>1.25%</b>	<b>4.25%</b>	<b>5.00%</b>	<b>5.00%</b>	<b>5.00%</b>
12 months	<b>1.00%</b>	<b>4.25%</b>	<b>5.00%</b>	<b>5.00%</b>	<b>5.00%</b>
7 months	<b>0.75%</b>	<b>3.75%</b>	<b>5.10%</b>	<b>5.10%</b>	<b>5.10%</b>
4 months	<b>0.50%</b>	<b>3.25%</b>	<b>5.25%</b>	<b>5.35%</b>	<b>5.40%</b>
1 month <sup>^</sup>	<b>0.50%</b>	<b>0.75%</b>	<b>2.50%</b>	<b>2.50%</b>	<b>3.25%</b>

Deposit rates above \$350,000 are negotiable and are priced on application.

\*Early Redemption for Term Saver Deposits is entirely at Dnister's discretion and will incur penalty interest as follows :  
Redemption in the first 3 months of term - no interest paid, redemption after 3 months but before maturity - previous month's interest not paid.

\*\*Early Redemption for Fixed Term Deposits is entirely at Dnister's discretion and will incur penalty interest as follows :  
Redemption in last 10% of term - minus **0.50%** pa, redemption in last half of term - minus **1.50%** pa, redemption in first half of term - minus **3.00%** pa.

#For single members.

<sup>^</sup> Rates for 2,3,5,6,8,9,10 & 11 months fixed term deposits are the same as the 1 month fixed term deposit rates.

All rates quoted are per annum. The rates quoted are subject to change without notice. Fees, charges, terms and conditions may apply. Details available on request.



**DNISTER**

Ukrainian Credit Co-operative Ltd