

Qdeposits - current interest rates

Term Deposits* (from 7 March 2008)

Term in Months	\$2,000 to \$4,999.99	\$5,000 to \$24,999.99	\$25,000 to \$49,999.99	\$50,000 to \$99,999.99	\$100,000 to \$249,999.99	\$250,000 to \$999,999.99	\$1 million & over
3	5.00%	6.70%	6.75%	6.85%	6.95%	7.05%	7.30%
6	n.a	6.90%	6.95%	7.05%	7.15%	7.25%	7.35%
9	n.a	7.00%	7.05%	7.15%	7.25%	7.35%	7.45%
12	n.a	7.10%	7.15%	7.25%	7.35%	7.45%	7.55%
24	n.a	7.15%	7.20%	7.30%	7.40%	7.50%	7.60%
36	n.a	7.20%	7.25%	7.35%	7.45%	7.55%	7.65%

*All interest rates are quoted on a per annum basis.

Term Deposit Special Offer "Red Hot Rates" (from 7 March 2008)

Rate	Term	Minimum	Effective
7.60%p.a.	5 months	\$10,000	07-Mar-08
7.80%p.a.	7 months	\$10,000	07-Mar-08
8.00%p.a.	11 months	\$10,000	07-Mar-08

Qsaver - Online savings account (from 10 March 2008)

Daily Balance	Rate
\$500,000 and over	7.25%p.a.
Below \$500,000	7.10%p.a.

Retirement Savings Accounts (from 10 March 2008)

	Rate (before tax)	Rate (after tax)
Over \$50,000	7.00%pa	5.95%p.a.
\$50,000 and below	6.25%pa	5.3125%p.a.
Allocated Pensions	7.00%pa	7.00%p.a.

IMPORTANT NOTE:

Interest changes are at the discretion of the Credit Union. We may change the interest rate, method of calculation or the frequency of interest payments without your consent. If they are changed you will be given notice of the change by personal letter, newsletter or account statement, or in the case of interest rate changes, in a newspaper.

For at call deposits, if we:

- change the method of interest calculation, we will give you at least 30 days notice;
- increase your obligation or reduce interest rates, we will notify you no later than the day we make the change;
- reduce your obligations or increase interest rates, we will notify you in our next contact with you after making the change.

For further information please read the first part of the Savings Accounts and Payment Services and Term Deposits Product Disclosure Statement or the relevant contract, terms and conditions or product disclosure statement for other products.