

# Savings and Investments Interest Rate Sheet

Effective as at 1 September 2020



**Police  
Credit Union**  
Better Banking

## Term Deposits

Minimum Investment	60 days	3 months	4 months* (special)	6 months	9 months	12 months	24 months	36 months	48 months
\$5,000	0.25% P.A.	0.65% P.A.	-	0.75% P.A.	0.75% P.A.	0.75% P.A.	0.80% P.A.	0.80% P.A.	0.80% P.A.
\$50,000	0.35% P.A.	0.70% P.A.	1.00% P.A.	0.85% P.A.	0.90% P.A.	0.90% P.A.	1.00% P.A.	1.00% P.A.	1.00% P.A.
Interest paid	On Maturity	On Maturity	On Maturity	On Maturity	On Maturity	On Maturity	Annually	Annually	Annually

Master Club Members receive a bonus 0.05% to all standard rates. \*Excludes special offers.  
Base rate of 0.25% P.A. applies to deposits less than minimum investment of \$5,000.  
Rates are subject to change. \*Special offer is for new money only.

**Regular Income Options** For terms of 12 months and greater, reduce the above interest rates by the following:

Interest paid	Monthly	Quarterly
Cheque to nominated party	0.50%	0.50%
Credited to PCU savings account	0.10%	0.10%
Credited to external account	0.15%	0.15%



## Savings Accounts

### Focus Saver *Bonus interest to bring your dreams into focus*

- ✓ Interest calculated on minimum monthly balance. Tiered and paid monthly.
  - ✓ To qualify bonus rate: minimum balance of \$200.00, minimum deposit of \$200.00 per month and no withdrawals per month.
  - ✓ Maximum Balance \$1,000,000 (cumulative)
- |                      | Standard Tier | Including Bonus |
|----------------------|---------------|-----------------|
| \$0 to \$199.99      | 0.00% P.A.    | 0.00% P.A.      |
| \$200 to \$1,000,000 | 0.00% P.A.    | 1.20% P.A.      |

### Beans Savings Account *Exclusive to Junior Saver members*

- ✓ Interest calculated on daily balance & paid monthly.
- ✓ To qualify bonus rate: minimum deposit of \$10.00 per month and no withdrawals per month.

	Standard Tier	Including Bonus
\$0.01 and over	0.20% P.A.	1.50% P.A.

### Christmas Club *Budget for next Christmas*

- ✓ Interest calculated on daily balance, tiered and paid annually on 31 October.
- |                     |            |
|---------------------|------------|
| \$0 to \$499.99     | 0.01% P.A. |
| \$500 to \$1,999.99 | 0.05% P.A. |
| \$2,000 and over    | 0.10% P.A. |

### iSavings *Online higher interest account*

- ✓ Interest calculated on daily balance, tiered and paid monthly.
- |                           |            |
|---------------------------|------------|
| \$0 to \$4,999.99         | 0.00% P.A. |
| \$5,000 to \$99,999.99    | 0.10% P.A. |
| \$100,000 to \$499,999.99 | 0.45% P.A. |
| \$500,000 and over        | 1.00% P.A. |

### Super MyWay *Self managed super fund*

- ✓ Interest calculated on daily balance, tiered and paid monthly.
- |                    |            |
|--------------------|------------|
| \$0 to \$19,999.99 | 0.00% P.A. |
| \$20,000 and over  | 0.75% P.A. |

## Transaction Accounts

### redi Access Account and Budget Saver

- ✓ Interest calculated on minimum monthly balance and paid annually.
- |              |            |
|--------------|------------|
| \$0 and over | 0.00% P.A. |
|--------------|------------|

Above deposit balance steps and interest rates also apply to Equity Plus and Allegro line of credit facilities.

### Master Club *Exclusive account for our 60+ members*

- ✓ Interest calculated on daily balance, stepped and paid monthly.
- |                             |            |
|-----------------------------|------------|
| \$0 to \$1,999.99           | 0.05% P.A. |
| \$2,000 to \$51,800.00      | 0.10% P.A. |
| \$51,800.01 to \$249,999.99 | 0.60% P.A. |
| \$250,000.00 and over       | 1.20% P.A. |