

Savings and Investments Interest Rate Sheet

Effective as at 16 January 2024



Term Deposits

Minimum Investment	3 months	6 months	9 months	11 months (special)*	12 months	24 months	36 months	48 months
\$5,000	2.90% P.A.	3.25% P.A.	3.50% P.A.	-	3.95% P.A.	3.10% P.A.	3.10% P.A.	3.20% P.A.
\$50,000	3.90% P.A.	4.25% P.A.	4.50% P.A.	5.05% P.A.	4.95% P.A.	4.10% P.A.	4.10% P.A.	4.20% P.A.
Interest paid	Monthly or on Maturity	Monthly or on Maturity	Monthly or on Maturity	Monthly or on Maturity	Monthly or on Maturity	Monthly or Annually	Monthly or Annually	Monthly or Annually

Master Club Members receive a bonus 0.05% to all standard rates. Base rate of 0.05% P.A. applies to deposits less than minimum investment of \$5,000. Rates are subject to change.

***Special offer is currently available for new money only.**

Term Deposit Interest Payment Options

Monthly

Credited to a nominated PCU account

At Maturity / Annually

Credited to a nominated PCU account

Credited via a direct credit to an alternative financial institution; or paid via cheque posted to the member or to an alternative financial institution.



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 \$200 deposited before we start our end of day transaction processing for your account on the last business day of the 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.	4.75% P.A.

Beans Savings Account *Exclusive to Junior Saver members*

- ✓ Interest calculated on daily balance & paid monthly.
- ✓ To qualify bonus rate: minimum of \$10 deposited before we start our end of day transaction processing for your account on the last business day of the month and no withdrawals per month.

	Standard Tier	Including Bonus
\$0.01 and over	0.20% P.A.	3.85% P.A.

Transaction Accounts

RediAccess Account *An on-call transaction account*

- ✓ No interest paid on Credit Balances

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

My Limit Prepaid Visa *A basic, on-call transaction account*

- ✓ No interest paid on Credit Balances
- ✓ Fee-free purchases
- ✓ Ideal for budgeting or for transacting online

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	2.10% P.A.
\$100,000 to \$499,999.99	2.60% P.A.
\$500,000 and over	4.00% 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	4.10% P.A.

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	1.60% P.A.
\$51,800.01 to \$249,999.99	2.15% P.A.
\$250,000.00 and over	4.00% P.A.

For rates on amounts above \$500,000 please contact Police Credit Union on 1300 131 844 to obtain a competitive rate quote. Rates are current as at date of notice but are subject to change. At Call Account, Budget Saver, Cash Management Account, Christmas Club and Premier On-Call Savings Account not available as new accounts. Rate available on request by calling Police Credit Union on 1300 131 844. * New Money refers to funds deposited into a Police Credit Union account from an external financial institution within the previous 5 business days, at the time of the deposit being opened.

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Call 1300 131 844 Visit policecu.com.au Email pcu@policecu.com.au