

Savings & Transaction - Interest Rate Schedule



bcu, a division of Police & Nurses Limited ABN 69 087 651 876 AFSL/Australian Credit Licence 240701

PO Box 1563, Coffs Harbour, NSW 2450

T 1300 228 228 | W bcu.com.au

A maximum account balance of \$5,000,000 applies to all accounts

Personal Access Accounts

Account	Balance Tier	Variable Interest Rate	Interest Calculated	Interest Credited
bcu Access	\$0 - plus	0.00%	Daily Balance	Last Day of Every Month
Advantage Saver	\$0 - \$1,999.99	0.00%	Daily Balance on the amount in each tier at the rate applying to that tier.	Last Day of Every Month
	\$2,000 - \$47,999.99	2.05%		
	\$48,000 - plus	2.35%		
Concession Account	\$0 - plus	0.00%	Daily Balance	Last Day of Every Month

Personal Savings Accounts

Account	Balance Tier	Variable Interest Rate	Interest Calculated	Interest Credited
bcu iSaver	\$0 - \$999.99	0.00%	Daily Balance on the total amount at the rate for that tier	Last Day of Every Month
	\$1,000 - \$19,999.99	2.85%		
	\$20,000 - \$249,999.99	3.25%		
	\$250,000 - plus	3.30%		
bcu Scoots Super Saver	\$0 - \$49,999.99	2.75%	Daily Balance on the amount in each tier at the rate applying to that tier.	Last Day of Every Month
	\$50,000 - plus	1.65%		
Bonus Saver	\$0 - plus	1.00%	Daily Balance	Last Day of Every Month
	Bonus Rate [^]	4.20%		

Business Access Accounts

Account	Balance Tier	Variable Interest Rate	Interest Calculated	Interest Credited
bcu Business Access	\$0 - plus	0.00%	Daily Balance on the total amount at the rate for that tier	Half Yearly - Last day of June and December

Business Savings Accounts

Account	Balance Tier	Variable Interest Rate	Interest Calculated	Interest Credited
bcu Business iSaver	\$0 - \$4,999.99	1.45%	Daily Balance on the total amount at the rate for that tier	Last Day of Every Month
	\$5,000 - plus	1.75%		

The rates stated in the Interest Rate Schedule are effective 12 Dec 2023. Rates are subject to change and may change at any time including between the time you apply for a Savings or Transaction account and when your account is opened. You should ensure that you have a current Savings and Transaction Account Interest Rate Schedule. You can obtain a copy of the current Interest Rate Schedule by calling 1300 228 228 or visiting www.bcu.com.au.

If your Savings or Transaction account is overdrawn, interest will be charged on the overdrawn balance, and will be calculated daily at 12.29%p.a. and charged to the account at the end of the month or in line with the dates detailed above.

[^]The bonus interest rate on Bonus Saver accounts will be paid monthly and will be calculated on the daily closing balance of the account for a period of 4-months from the opening date of the Bonus Saver account. After the expiry of the 4-month period, the standard interest rate will apply.

We recommend you read the relevant Terms & Conditions when considering a product's appropriateness to your circumstances. Copies of these documents are available at bcu.com.au or from any bcu store. Fees and Charges apply Please refer to the Fees and Charges.