

Term Deposit Interest Rate Schedule

BCU Bank, 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



Term Deposit Rates current as at 01 April 2026 and subject to change.

Standard and Regular Income TDs

Deposits available from \$1,000 to \$999,999.99

| Term | Interest Paid at Maturity | Interest Paid Monthly | Interest Paid Quarterly | Interest Paid Six Monthly | Interest Paid Annually |
|-----------|---------------------------|-----------------------|-------------------------|---------------------------|------------------------|
| 1 Month | 1.20% p.a. | | | | |
| 2 Months | 1.60% p.a. | | | | |
| 3 Months | 4.00% p.a. | 3.90% p.a. | | | |
| 4 Months | 4.55% p.a. | 4.45% p.a. | | | |
| 5 Months | 5.15% p.a. | 4.05% p.a. | | | |
| 6 Months | 4.45% p.a. | 4.35% p.a. | | | |
| 7 Months | 3.85% p.a. | 3.75% p.a. | | | |
| 8 Months | 3.85% p.a. | 3.75% p.a. | | | |
| 9 Months | 3.85% p.a. | 3.75% p.a. | | | |
| 10 Months | 3.55% p.a. | 3.45% p.a. | | | |
| 11 Months | 4.00% p.a. | 3.90% p.a. | | | |
| 12 Months | 5.00% p.a. | 4.10% p.a. | 4.02% p.a. | 4.15% p.a. | |
| 24 Months | | 3.35% p.a. | 3.37% p.a. | 3.40% p.a. | 3.45% p.a. |
| 36 Months | | 3.25% p.a. | 3.27% p.a. | 3.30% p.a. | 3.35% p.a. |

55+ and Not For Profit

Deposits available from \$5,000 to \$999,999.99

| Term | Interest Paid Fortnightly | Interest Paid Monthly |
|-----------|---------------------------|-----------------------|
| 3 Months | | 4.00% p.a. |
| 6 Months | 4.40% p.a. | 4.45% p.a. |
| 12 Months | 4.15% p.a. | 4.20% p.a. |
| 24 Months | 3.40% p.a. | 3.45% p.a. |
| 36 Months | 3.30% p.a. | 3.35% p.a. |

Farm Management Deposit[^]

Deposits available from \$1,000 to \$800,000.00

| Term | Interest Paid at Maturity |
|-----------|---------------------------|
| 12 Months | 4.30% p.a. |

Rates are subject to change and may change at any time including between the time you apply for a Term Deposit Account and when your account is opened.

You should ensure that you have a current Term Deposit 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.

These rates apply to deposits up to \$1,000,000. Different rates may apply to amounts over \$1,000,000. For information on these rates, contact your local BCU Bank store or our contact centre on 1300 228 228.

[^]*To open an FMD account eligibility criteria applies, please refer to the terms and conditions and the Target Market Determination (TMD) for more information.*