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
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Term Deposit Rates current as at 13 November 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	5.20% p.a.	5.10% p.a.			
5 Months	4.60% p.a.	4.50% p.a.			
6 Months	5.30% p.a.	5.20% p.a.			
7 Months	3.85% p.a.	3.75% p.a.			
8 Months	3.85% p.a.	3.75% p.a.			
9 Months	5.40% p.a.	5.30% p.a.			
10 Months	3.55% p.a.	3.45% p.a.			
11 Months	4.00% p.a.	3.90% p.a.			
12 Months	5.30% p.a.	4.40% p.a.	4.32% p.a.	4.45% 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	5.25% p.a.	5.30% p.a.
12 Months	4.45% p.a.	4.50% 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	5.00% 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 branch 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.