

# Savings & Transaction - Interest Rate Schedule



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

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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
	\$0 - \$1,999.99	0.20%	Daily Balance on the amount in	Last Day of Every Month
bcu Advantage Saver	\$2,000 - \$47,999.99	0.55%	each tier at the rate applying to	
	\$48,000 plus	1.05%	that tier.	

## 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	0.25%		
	\$20,000 - \$249,999.99	0.55%		
	\$250,000 plus	0.75%		
bcu Scoot's Super Saver	\$0 - \$49,999.99	1.90%	Daily Balance on the amount in each tier at the rate applying to	Last Day of Every Month
	\$50,000 plus	0.20%	that tier.	
bcu Dreamsaver	\$0 - \$29,999.99	1.15%	Daily Balance on the amount in each tier at the rate applying to	Last Day of Every Month
	\$30,000 plus	0.02%	that tier.	
bcu Christmas Club	\$0 plus	0.75%	Daily Balance	Last Day of Every Month

## Business Access Accounts

Account	Balance Tier	Variable Interest Rate	Interest Calculated	Interest Credited
bcu Business Access	\$0 - \$99,999.99	0.00%	Daily Balance on the total amount at the rate for that tier	Half Yearly - Last day of June and December
	\$100,000 - \$249,999.99	0.05%		
	\$250,000 - \$499,999.99	0.25%		
	\$500,000 - \$999,999.99	0.60%		
	\$1,000,000 plus	0.70%		

## Business Savings Accounts

Account	Balance Tier	Variable Interest Rate	Interest Calculated	Interest Credited
bcu business iSaver <sup>1</sup>	\$0 - \$4,999.99	0.00%	Daily Balance on the total amount at the rate for that tier	Last Day of Every Month
	\$5,000 plus	0.80%		

The rates stated in the Interest Rate Schedule are effective **1 October 2020**. 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](http://www.bcu.com.au).

Where any savings or transaction account is overdrawn, interest will be charged on the overdrawn balance, calculated daily, and charged to the account at the end of the month or in line with the dates detailed above.

We recommend you read the relevant PDS and/or Terms & Conditions when considering a product's appropriateness to your circumstances. Copies of these documents are available at [bcu.com.au](http://bcu.com.au) or from any bcu store. Fees and Charges apply Please refer to the Schedule of Access, Fees and Charges.