

# Term Deposit Interest Rate Schedule



bcu, a division of Police & Nurses Limited ABN 69 087 651 876  
AFSL/Australian Credit Licence 240701  
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T 1300 228 228 | W [bcu.com.au](http://bcu.com.au)

Rates current as at 20th November 2020 and subject to change.

## 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	0.20%				
2 Months	0.20%				
3 Months	0.65%	0.55%			
4 Months	0.60%	0.50%			
5 Months	0.60%	0.50%			
6 Months	0.65%	0.55%			
7 Months	0.60%	0.50%			
8 Months	0.60%	0.50%			
9 Months	0.60%	0.50%			
10 Months	0.60%	0.50%			
11 Months	0.60%	0.50%			
12 Months	0.65%	0.55%	0.57%	0.60%	
24 Months		0.55%	0.57%	0.60%	0.65%
36 Months		0.55%	0.57%	0.60%	0.65%

## 55+ and Not For Profit

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

Term	Interest Paid Fortnightly	Interest Paid Monthly
3 Months		0.65%
6 Months	0.60%	0.65%
12 Months	0.60%	0.65%
24 Months	0.60%	0.65%
36 Months	0.60%	0.65%

The rates stated in this Interest Rate Schedule are effective 20th November 2020. 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](http://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 store or our contact centre on 1300 228 228.

**IMPORTANT:** Interest will only be paid on funds invested for a minimum of 30 days. In the event of early termination of the term deposit, subject to the funds having been invested for the minimum period of 30 days, interest will be calculated at the interest rate most recently published by the Reserve Bank of Australia on its website as being the "Cash Rate Target" at the time the investment is redeemed. If any interest has been paid prior to early redemption of a term deposit, then any shortfall arising from the recalculation of interest in accordance with the "Cash Rate Target" will be deducted from the principal amount.