



Access Account (S1)	
Daily Balance	Interest Rate
\$0 plus	0.00% p.a.
Interest calculated on daily balance and paid monthly.	

MoneyMax Account (S3)	
Daily Balance	Interest Rate
\$1 plus	3.80% p.a.
Interest calculated on daily balance and paid monthly.	

Bonus Saver Account (S13)	Rate Type	Interest Rate
\$1 plus	Base Rate	0.10% p.a.
	Bonus Rate	3.80% p.a.
	Total	3.90% p.a.
Interest calculated on daily balance and paid monthly. Base interest paid on balance of account. Bonus interest will be paid when the following criteria are satisfied: • Deposit a minimum amount of \$100 within the calendar month, and • No withdrawals or transfers in the calendar month, and • Account not closed during the calendar month.		

Pensioner Plus Account (S12)	
Daily Balance	Interest Rate
\$0 -\$48,600.00	1.75% p.a.
\$48,600.01 plus	3.25% p.a.
Interest calculated daily on the portion of the balance in each tier at the applicable interest rate and paid monthly.	

Christmas Saver Account (S4)	
Daily Balance	Interest Rate
\$1 plus	0.25% p.a.
Interest calculated on daily balance and paid monthly.	

Mortgage Offset Account (S23, S25, S30, S31, S34, S35 & S37, S38)	
Linked to applicable rate Home Loan. No interest will accrue on this account. The daily balance will be offset against the linked mortgage account prior to interest being calculated on the loan account.	

BusiAccess Account (S82)	
Daily Balance	Interest Rate
\$0 plus	0.00% p.a.
Interest calculated on daily balance and paid monthly.	

Self-Managed Super Fund Savings (S87)	
Daily Balance	Interest Rate
\$0 - \$99,999.99	0.75% p.a.
\$100,000.00 - \$499,999.99	3.40% p.a.
\$500,000.00 plus	3.85% p.a.
Interest is calculated daily on the entire balance at the applicable interest rate and paid monthly.	

Term Deposits (Minimum \$1,000)	Interest paid on maturity or annually	Interest paid monthly
5 years	3.55% p.a.	3.50% p.a.
4 years	3.55% p.a.	3.50% p.a.
3 years	3.85% p.a.	3.80% p.a.
2 years	3.60% p.a.	3.55% p.a.
1 year*	4.50% p.a.	4.45% p.a.
9 months*	4.45% p.a.	4.40% p.a.
6 months*	4.40% p.a.	4.35% p.a.
3 months*	4.40% p.a.	4.35% p.a.

These rates apply to retail deposits only. These rates are only offered if the member nominates for interest to be paid on maturity or when the term exceeds one year where interest must be paid annually. Monthly, quarterly and six monthly interest is available with a reduction on the current rate. Where funds are withdrawn from an investment account prior to maturity, a reduction to the interest rate will be applied dependent on the time left until maturity. For more details please refer to our Account and Access Facilities Terms and Conditions. For terms outside of the advertised rates contact us.

\*The 3, 6 & 9-month & 1-year special rates are available for individual investors (including joint accounts by individuals) and SMSF accounts only. For all other investors, a competitive rate will be offered on application.



<b>Power-up eSaver Account (S6)</b>		<b>Mortgage Offset Account (S21, S33, S50, S51, S52, &amp; S89)</b>	
Daily Balance	Interest Rate	Linked to applicable rate Home Loan. No interest will accrue on this account. The daily balance will be offset against the linked mortgage account prior to interest being calculated on the loan account.	
\$1 plus	Up to 2.15% p.a.		
Interest calculated on minimum monthly balance and is paid monthly.			
<b>Young Savers Account (S8)</b>		<b>Reward Me Saver Account (S32)</b>	
Daily Balance	Interest Rate	Daily Balance	
\$1 plus	0.15% p.a.	\$0 - \$19,999.99	
Interest calculated on minimum monthly balance and is paid monthly.			
<b>Determined Savers Account (S9)</b>		\$20,000.00 plus	
Daily Balance	Interest Rate	0.50% p.a.	
\$1 plus	0.01% p.a.	2.25% p.a.	
Interest calculated on minimum monthly balance and is paid monthly.			
<b>Cash Management Account (S10)</b>		<b>Power Accelerator Account (S51)</b>	
Daily Balance	Interest Rate	Daily Balance	
\$0 - \$19,999.99	1.25% p.a.	\$1 plus	
\$20,000.00 - \$99,999.99	1.75% p.a.	0.01% p.a.	
\$100,000.00 plus	3.80% p.a.	Interest calculated on daily balance and paid monthly.	
Interest is calculated daily on the portion of the balance in each tier at the applicable interest rate and paid monthly. Funds available at call 7 days after deposit.			
<b>iNet Saver (S11)</b>		<b>Cash Management Account (S55)</b>	
Daily Balance	Interest Rate	Daily Balance	
\$0 - \$99,999.99	0.75% p.a.	\$0 - \$19,999.99	
\$100,000.00 - \$249,999.99	2.00% p.a.	\$20,000.00 - \$99,999.99	
\$250,000.00 - \$499,999.99	2.75% p.a.	\$100,000.00 plus	
\$500,000.00 plus	3.50% p.a.	0.15% p.a.	
Interest is calculated daily on the portion of the balance in each tier at the applicable interest rate and paid monthly.			
<b>Regular Payment Account (S2), Go Green Savings Account (S18), RediAccess Account (S81), My Business Account (S53)</b>		<b>Christmas Savings Account (S62)</b>	
Daily Balance	Interest Rate	Daily Balance	
\$0 plus	0.00% p.a.	\$1 plus	
Interest calculated on daily balance and paid monthly.			
<b>Bonus Saver Account (S64)</b>		Interest calculated on daily balance and paid monthly.	
Daily Balance	Interest Rate	Base Rate	
Base Rate	0.01% p.a.^	Bonus Rate (\$1 - \$100,000)	
Bonus Rate (\$1 - \$100,000)	3.89% p.a.	Maximum Rate (\$1 - \$100,000)	
Maximum Rate (\$1 - \$100,000)	3.90% p.a.	Interest is calculated daily and paid monthly. Base interest paid on entire balance of account. Bonus interest will be paid on the tiered balance when the following criteria is satisfied:	
<ul style="list-style-type: none"> <li>• Deposit a minimum amount of \$50 within the calendar month, and</li> <li>• No withdrawals or transfers in the calendar month</li> </ul> <p>^ Base rate applies to account balances over \$100,000</p>			

<b>Pensioner Security Account (S65)</b> <table border="1" data-bbox="85 258 778 393"> <tr> <th>Daily Balance</th><th>Interest Rate</th></tr> <tr> <td>\$1 - \$45,000</td><td>2.11% p.a.</td></tr> <tr> <td>\$45,400.01 plus</td><td>2.25% p.a.</td></tr> </table> <p>Interest is calculated daily on the portion of the balance in each tier at the applicable interest rate and paid quarterly.</p>	Daily Balance	Interest Rate	\$1 - \$45,000	2.11% p.a.	\$45,400.01 plus	2.25% p.a.	<b>Bonus Saver Account (S85)</b> <table border="1" data-bbox="801 258 1491 393"> <tr> <th>Daily Balance</th><th>Interest Rate</th></tr> <tr> <td>\$1 plus</td><td>3.90% p.a.^</td></tr> <tr> <td>\$1 plus</td><td>0.10% p.a.^^</td></tr> </table> <p>Interest is calculated daily on the entire balance at the applicable interest rate and paid monthly.</p> <p>^ No withdrawals during the month.    ^^ Withdrawals during the month.</p>	Daily Balance	Interest Rate	\$1 plus	3.90% p.a.^	\$1 plus	0.10% p.a.^^
Daily Balance	Interest Rate												
\$1 - \$45,000	2.11% p.a.												
\$45,400.01 plus	2.25% p.a.												
Daily Balance	Interest Rate												
\$1 plus	3.90% p.a.^												
\$1 plus	0.10% p.a.^^												
<b>MoneyMax Online+ (S66)</b> <table border="1" data-bbox="85 581 778 707"> <tr> <th>Daily Balance</th><th>Interest Rate</th></tr> <tr> <td>\$1 plus</td><td>0.01% p.a.</td></tr> </table> <p>Interest calculated on daily balance and paid monthly.</p>	Daily Balance	Interest Rate	\$1 plus	0.01% p.a.	<b>SmartSaver Account (S86)</b> <table border="1" data-bbox="801 581 1491 797"> <tr> <th>Daily Balance</th><th>Interest Rate</th></tr> <tr> <td>\$1 - \$25,000.00^</td><td>0.80% p.a.</td></tr> <tr> <td>\$1 - \$25,000.00^^</td><td>0.50% p.a.</td></tr> <tr> <td>\$25,000.00 plus</td><td>0.50% p.a.</td></tr> </table> <p>Interest is calculated on the tiered daily balance at the applicable interest rate and paid monthly.</p> <p>^ No withdrawals during the month    ^^ Interest rate applies if bonus conditions are not met and/or on balances exceeding \$25,000.</p>	Daily Balance	Interest Rate	\$1 - \$25,000.00^	0.80% p.a.	\$1 - \$25,000.00^^	0.50% p.a.	\$25,000.00 plus	0.50% p.a.
Daily Balance	Interest Rate												
\$1 plus	0.01% p.a.												
Daily Balance	Interest Rate												
\$1 - \$25,000.00^	0.80% p.a.												
\$1 - \$25,000.00^^	0.50% p.a.												
\$25,000.00 plus	0.50% p.a.												
<b>BCCU Pensioner+ (S67)</b> <table border="1" data-bbox="85 783 778 909"> <tr> <th>Daily Balance</th><th>Interest Rate</th></tr> <tr> <td>\$1 - \$45,000</td><td>2.11% p.a.</td></tr> <tr> <td>\$45,400.01 plus</td><td>2.25% p.a.</td></tr> </table> <p>Interest is calculated daily on the portion of the balance in each tier at the applicable interest rate and paid monthly.</p>	Daily Balance	Interest Rate	\$1 - \$45,000	2.11% p.a.	\$45,400.01 plus	2.25% p.a.							
Daily Balance	Interest Rate												
\$1 - \$45,000	2.11% p.a.												
\$45,400.01 plus	2.25% p.a.												
<b>BCCU Super eSaver (S68)</b> <table border="1" data-bbox="85 1075 778 1201"> <tr> <th>Daily Balance</th><th>Interest Rate</th></tr> <tr> <td>\$1 plus</td><td>0.01% p.a.</td></tr> </table> <p>Interest calculated on daily balance and paid monthly.</p>	Daily Balance	Interest Rate	\$1 plus	0.01% p.a.									
Daily Balance	Interest Rate												
\$1 plus	0.01% p.a.												
<b>Investment Saver Account (S83)</b> <table border="1" data-bbox="85 1277 778 1403"> <tr> <th>Daily Balance</th><th>Interest Rate</th></tr> <tr> <td>\$0 - \$4,999.99</td><td>0.00% p.a.</td></tr> <tr> <td>\$5,000.00 plus</td><td>0.10% p.a.</td></tr> </table> <p>Interest is calculated daily on the entire balance at the applicable interest rate and paid monthly.</p>	Daily Balance	Interest Rate	\$0 - \$4,999.99	0.00% p.a.	\$5,000.00 plus	0.10% p.a.							
Daily Balance	Interest Rate												
\$0 - \$4,999.99	0.00% p.a.												
\$5,000.00 plus	0.10% p.a.												
<b>Special Saver Account (S84)</b> <table border="1" data-bbox="85 1569 778 1830"> <tr> <th>Daily Balance</th><th>Interest Rate</th></tr> <tr> <td>\$1 - \$1,999.99</td><td>0.00% p.a.</td></tr> <tr> <td>\$2,000.00 - \$4,999.99</td><td>0.00% p.a.</td></tr> <tr> <td>\$5,000.00 - \$9,999.99</td><td>0.00% p.a.</td></tr> <tr> <td>\$10,000.00 - \$24,999.99</td><td>0.00% p.a.</td></tr> <tr> <td>\$25,000.00 plus</td><td>0.10% p.a.</td></tr> </table> <p>Interest calculated on daily balance and paid monthly.</p>	Daily Balance	Interest Rate	\$1 - \$1,999.99	0.00% p.a.	\$2,000.00 - \$4,999.99	0.00% p.a.	\$5,000.00 - \$9,999.99	0.00% p.a.	\$10,000.00 - \$24,999.99	0.00% p.a.	\$25,000.00 plus	0.10% p.a.	
Daily Balance	Interest Rate												
\$1 - \$1,999.99	0.00% p.a.												
\$2,000.00 - \$4,999.99	0.00% p.a.												
\$5,000.00 - \$9,999.99	0.00% p.a.												
\$10,000.00 - \$24,999.99	0.00% p.a.												
\$25,000.00 plus	0.10% p.a.												