

# Interest Rate Schedule

Effective from 9th August 2023



**Broken Hill**

Community Credit Union

**Your kind of banking**

# Interest Rates - Savings & Investments

Effective 9th August 2023

This Interest Rate Brochure is current as of the above date and forms part of the Account & Access Facility Conditions of Use, Summary of Accounts Schedule and Financial Services Guide.

## Transaction Accounts

Transaction Account (S1)	Nil
Transaction Account with Cheque Account (S1)	No Interest
Transaction Account (S6) - Redicall Account*	0.05% p.a.

S1 - Interest is calculated on the minimum monthly balance and credited monthly.

S6 - Interest is calculated on daily balances and credited monthly.

\*S6 Account is no longer available.

## Savings Accounts

Santa Saver Account	1.60% p.a.		
eCall Account		Busy Bee Account	
\$0 - \$999.99	1.75% p.a.	0 - 11 years (inclusive)	
\$1,000 - \$19,999.99	1.95% p.a.	\$0 - \$9,999.99	2.75% p.a.
\$20,000 - \$49,999.99	2.25% p.a.	\$10,000 - \$19,999.99	1.00% p.a.
\$50,000 - \$249,999.99	2.60% p.a.	\$20,000 +	0.50% p.a.
\$250,000 - \$499,999.99	2.80% p.a.		
\$500,000 +	0.00% p.a.		
Monthly Managed Account*		Super Youth Saver Account	
\$1,000 - \$49,999.99	1.40% p.a.	12 to 17 years (inclusive)	
\$50,000 - \$249,999.99	1.65% p.a.	\$0 - \$9,999.99	2.75% p.a.
\$250,000 - \$499,999.99	1.85% p.a.	\$10,000 - \$19,999.99	1.00% p.a.
\$500,000 +	0.00% p.a.	\$20,000 +	0.50% p.a.

Interest is calculated on daily stepped balances and credited monthly.

For eCall and Monthly Managed Accounts, balances may exceed \$500,000, however interest will only be calculated and payable on balances up to \$500,000.

\*Monthly Managed Account is no longer available.

## Fixed Term Deposit Accounts

<b>Terms</b>	<b>\$5,000 +</b>
2 - 5 months	3.50% p.a.
6 months	3.85% p.a.
12 months	4.45% p.a.
24 months	4.00% p.a.
30 - 36 months	3.95% p.a.

Interest is calculated on daily balances and credited on maturity.

Term Deposits Minimum Balance - \$5,000

For Deposits of \$500,000 and over, rates are by negotiation and subject to acceptance.

## Overdrawn Accounts

Overdrafts are not normally permitted. However, occasional overdrafts will be charged.	19.75% p.a.
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Interest is calculated on daily balances and debited monthly.