

The Broken Hill Community Credit Union Ltd

ABN: 12 087 650 762 AFSL: 238020

**INTEREST RATE BROCHURE**

As at 21<sup>st</sup> October 2021

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

| RATE                  |                           | SAVINGS ACCOUNTS  |            | CALCULATED              | INTEREST CREDITED                    |
|-----------------------|---------------------------|---|------------|-------------------------|--------------------------------------|
| NO INTEREST           |                           | Transaction Account with Cheque Facility (S1)   |            | N/A                     | N/A                                  |
| Nil                   |                           | Transaction Account (S1)<br>*S2 – Redipurpose<br>*S3 – Redixmas<br>*S4 – Redibudget<br>*S5 – Redibonus<br>*S8 – Redisavings<br>*S9 – Reditravel<br>Passbook Account (S11) |            | Minimum Monthly Balance | Monthly on the last day of the month |
| 0.05% p.a.            |                           | *S6 - Redicall Account  |            | Daily                   | Monthly on the last day of the month |
| p.a.                  | <b>Balance of Account</b> | Monthly Managed Account (S10)   |            | Daily                   | Monthly on the last day of the month |
| 0.05%                 | \$1,000 - \$49,999        |   |            |                         |                                      |
| 0.15%                 | \$50,000 - \$249,999      |   |            |                         |                                      |
| 0.25%                 | \$250,000+                |   |            |                         |                                      |
| p.a.                  | <b>Balance of Account</b> | eCall Account (S12)   |            | Daily                   | Monthly on the last day of the month |
| 0.00%                 | \$0 - \$999               |   |            |                         |                                      |
| 0.05%                 | \$1,000 - \$19,999        |   |            |                         |                                      |
| 0.10%                 | \$20,000 - \$49,999       |   |            |                         |                                      |
| 0.20%                 | \$50,000 - \$249,999      |   |            |                         |                                      |
| 0.25%                 | \$250,000+                |   |            |                         |                                      |
| 0.25% p.a.            |                           | Santa Saver (S21)   |            | Daily                   | Monthly on the last day of the month |
| RATE                  |                           | TERM DEPOSITS – MINIMUM DEPOSIT   |            | TERM                    | INTEREST CREDITED                    |
| <b>\$0 - \$24,999</b> |                           | <b>\$25,000 +</b>   |            |                         |                                      |
| 0.10% p.a.            | N/A                       | 11 Rediterm   | \$1,000.00 | 6 months                | On maturity                          |
| 0.10% p.a.            | 0.15% p.a.                | 13 Rediterm   | \$5,000.00 | 6 months                | On maturity                          |
| 0.10% p.a.            | N/A                       | 14 Rediterm   | \$1,000.00 | 12 months               | On maturity                          |
| 0.10% p.a.            | N/A                       | 15 Rediterm   | \$1,000.00 | 24 months               | On maturity                          |
| 0.15% p.a.            | 0.20% p.a.                | 16 Rediterm   | \$5,000.00 | 12 months               | On maturity                          |
| 0.20% p.a.            | 0.25% p.a.                | 17 Rediterm   | \$5,000.00 | 24 months               | On maturity                          |
| 0.10% p.a.            | 0.10% p.a.                | 18 Rediterm   | \$5,000.00 | 2 – 5 months            | On maturity                          |
| 0.25% p.a.            | 0.30% p.a.                | 19 Rediterm   | \$5,000.00 | 30 – 36 months          | On maturity                          |
| RATE                  |                           | OVERDRAWN ACCOUNTS  |            | CALCULATED              | INTEREST CHARGED                     |
| 19.75% p.a.           |                           | Overdrafts are not normally permitted. However, occasional overdrafts will be charged.  |            | Daily                   | Last day of every month              |

\* Account no longer available. Refer to Summary of Accounts Schedule for available account details.  
For deposits of \$500,000 and over, rates are by negotiation and subject to acceptance.