

# Interest Rate Schedule

Effective from 15th June 2022



**Broken Hill**

Community Credit Union

**Your kind of banking**

# Interest Rates - Savings & Investments

Effective 15th June 2022

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.

The following Transaction Accounts have been discontinued and will be migrated to S1 Accounts from 1st August 2022: Redipurpose (S2), Redixmas (S3), Redibudget (S4), Redibonus (S5), Redisavings (S8), Reditravel (S9) and Passbook Account (S11). Account Numbers will remain unchanged.

## Savings Accounts

Santa Saver Account	0.25% p.a.
eCall Account	
\$0 - \$999	0.00% p.a.
\$1,000 - \$19,999	0.05% p.a.
\$20,000 - \$49,999	0.10% p.a.
\$50,000 - \$249,000	0.20% p.a.
\$250,000 - \$500,000	0.25% p.a.
Monthly Managed Account	
\$1,000 - \$49,999	0.05% p.a.
\$50,000 - \$249,999	0.15% p.a.
\$250,000 - \$500,000	0.25% p.a.

Interest is calculated on daily 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.

## Fixed Term Deposit Accounts

Terms	\$5,000 - \$24,999	\$25,000 +
2 - 5 months	0.10% p.a.	0.20% p.a.
6 months	0.15% p.a.	0.30% p.a.
12 months	0.30% p.a.	0.65% p.a.
24 months	0.40% p.a.	1.00% p.a.
30 - 36 months	0.85% p.a.	2.00% 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.