

## Term Deposit Interest Rate Schedule

BCU Bank, a division of Police & Nurses Limited ABN 69 087 651 876  
AFSL/Australian Credit Licence 240701  
PO Box 1563, Coffs Harbour, NSW 2450  
T 1300 228 228 | W [bcu.com.au](http://bcu.com.au)



*Term Deposit Rates current as at 21 June 2024 and subject to change.*

### Standard and Regular Income TDs

**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	1.35% p.a.				
2 Months	1.75% p.a.				
3 Months	4.60% p.a.	4.50% p.a.			
4 Months	5.00% p.a.	4.90% p.a.			
5 Months	3.40% p.a.	3.30% p.a.			
6 Months	4.70% p.a.	4.60% p.a.			
7 Months	4.00% p.a.	3.90% p.a.			
8 Months	4.00% p.a.	3.90% p.a.			
9 Months	4.40% p.a.	4.30% p.a.			
10 Months	3.80% p.a.	3.70% p.a.			
11 Months	3.80% p.a.	3.70% p.a.			
12 Months	4.50% p.a.	4.40% p.a.	4.42% p.a.	4.45% p.a.	
24 Months		4.30% p.a.	4.32% p.a.	4.35% p.a.	4.40% p.a.
36 Months		3.90% p.a.	3.92% p.a.	3.95% p.a.	4.00% p.a.

### 55+ and Not For Profit

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

Term	Interest Paid Fortnightly	Interest Paid Monthly
3 Months		4.60% p.a.
6 Months	4.65% p.a.	4.70% p.a.
12 Months	4.45% p.a.	4.50% p.a.
24 Months	4.35% p.a.	4.40% p.a.
36 Months	3.95% p.a.	4.00% p.a.

### Farm Management Deposit<sup>^</sup>

**Deposits available from \$1,000 to \$800,000**

Term	Interest Paid at Maturity
12 Months	4.90% p.a.

*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 Bank store or our contact centre on 1300 228 228.*

<sup>^</sup>To open an FMD account eligibility criteria applies, please refer to the terms and conditions and the Target Market Determination (TMD) for more information.