

Savings and Term Deposit Account Interest Rates

Part 3 - Product Disclosure Statement (Corporations Act (Cth) 2001)

Savings and Term Deposit Account Interest Rates forms part of the following Product Disclosure Statements

- At-Call Savings Accounts
- Investment Accounts
- SuperFuture Retirement Savings Account
- First Home Saver Account

Terms and Conditions apply to each of these products. Please refer to our General Terms and Conditions Brochure and the relevant PDS to help you make an informed decision when applying for any of our products.

Savings and Investments Accounts (rates per annum)	
PC EzePac	
-PC EzeSaver Standard Rate	4.50%
-PC EzeSaver Bonus Interest Rate [‡]	0.25%
Total (Standard plus Bonus)**	4.75%
‡ Bonus Interest is additional to the Standard Rate and applies when no withdrawals are made within a month.	
Multipack At Call*	0.10%
Investment At Call*	
Up to \$4,999.99	0.10%
\$5,000 - \$24,999.99	2.50%
\$25,000 - \$49,999.99	3.00%
\$50,000 plus	3.50%
easyinvest At Call**	4.50%
Bonus Saver	
Standard rate	2.00%
Bonus rate [†]	3.25%
Total (Standard plus Bonus)**	5.25%
† Bonus Rate is additional to the Standard Rate and applies when deposits of at least \$100 and no withdrawals are made in a month. Bonus Saver account is capped to a maximum balance of \$1,000,000.	
Little Copper Club*	3.25%
Deeming At Call*	3.00%
14 Day Notice*	
\$5,000 up to \$24,999.99	3.00%
\$25,000 up to \$49,999.99	3.50%
\$50,000 plus	4.00%
Christmas Club**	3.25%
* Interest is calculated daily and credited June 30 and December 31. ** Interest calculated on daily balance and credited monthly. All savings and investment interest rates are variable and may change from time to time.	

SuperFuture RSA	
Up to \$4,999.99	0.10%
\$5,000 up to \$19,999.99	3.00%
\$20,000 up to \$49,999.99	3.50%
\$50,000 plus	4.50%
Interest is calculated daily and credited annually on 30 June each year.	
These interest rates are:	
<ul style="list-style-type: none"> • Tiered with the rate of interest applicable to the balance of the SuperFuture RSA in this table applying to the whole balance of the RSA. • Quoted net of all administration fees and before taxes and any government charges. Interest is calculated daily on the balance of the SuperFuture RSA and credited to the RSA annually on 30 June. • Variable and may change from time to time. 	
SuperFuture RSA Term Deposit rates	
\$50,000 minimum	
6 months	5.00%
12 months	5.25%
24 months	5.25%
Interest is calculated daily and credited annually on 30 June and on maturity.	
<ul style="list-style-type: none"> • Quoted net of all administration fees and before taxes and any government charges. Interest is calculated daily and credited to the RSA Variable Rate account on the 30 June and on maturity. • Rates are subject to change at any time. 	

Term Deposit	Interest Rates		
	\$5,000 to \$24,999.99	\$25,000 to \$49,999.99	\$50,000 plus
3 Months	4.50%	4.75%	5.00%
4 Months	4.50%	5.25%	5.50%
5 Months	4.50%	4.75%	5.00%
6 Months	4.50%	4.75%	5.00%
7 Months	4.50%	4.75%	5.00%
8 Months	4.50%	4.75%	5.00%
9 Months	4.50%	4.75%	5.00%
10 Months	4.50%	4.75%	5.00%
11 Months	4.50%	4.75%	5.00%
12 Months	4.75%	5.00%	5.25%
18 Months	4.75%	5.00%	5.00%
24 Months	5.00%	5.00%	5.25%
36 Months	5.00%	5.25%	5.50%
48 Months	5.00%	5.25%	5.50%
60 Months	5.00%	5.25%	5.75%
3 to 60 month terms, minimum deposit \$5,000. Interest calculated daily, paid annually and on maturity.			
12 Months Regular Income	4.75%	5.00%	5.25%
Interest calculated daily and paid annually and / or at maturity. Interest rates on amounts over \$100,000 are subject to negotiation. 12 months regular income minimum balance \$5,000 minimum transaction \$2,000. Rates are subject to change at any time. Interest calculated daily and paid regularly to a Police Credit transaction account.			

\$50K+ investment account			
	Monthly Interest	Quarterly Interest	Yearly Interest
1 Year	5.13%	5.15%	5.25%
2 Years	5.13%	5.15%	5.25%
3 Years	5.37%	5.39%	5.50%
4 Years	5.37%	5.39%	5.50%
5 Years	5.60%	5.63%	5.75%
Interest is calculated daily and compounds annually or paid monthly, quarterly or annually. Initial deposit of \$50,000. Subsequent minimum deposit of \$10,000. Rates are subject to change at any time. Interest rates on amounts in excess of \$100,000 are subject to negotiation.			

First Home Saver Account	Pre tax rates	
Up to \$4,999.99	3.50%	4.03%
\$5,000 plus	4.00%	4.60%
Interest is calculated daily and credited monthly. Interest rate is variable and may change from time to time. The government requires us to collect tax of 15% on your earnings and disclose the after tax rate.		

This Interest Rates schedule is required to be given by Police Credit to members when issuing a financial product to them. It contains details that might reasonably be expected to have a material influence on the decision of a customer as to whether to acquire a product. Further information is available on the non-basic deposit and retirement savings accounts referred to in this schedule in Part 1 of the applicable PDS. This Savings and Term Deposit Account Interest Rates brochure is current as at 24 January 2012. The information contained in this document is up to date at the time of issue to customers.

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