

Date 4 March 2020

TCU is making the following changes to interest rates. These changes will be effective from the 4 March 2020.

Savings Accounts	Current Interest Rate	Interest Rate as at 4 March 2020
S1		
Everyday Account		
\$0 to \$999.99	0.01%	0.01%
\$1,000 and over	0.50%	0.30%
S3		
Christmas Club Account		
\$0 to \$999.99	0.50%	0.30%
\$1,000 and over	0.75%	0.50%

Business Accounts	Current Interest Rate	Interest Rate as at 4 March 2020
Low Usage Account - S24		
Medium Usage Account - S25		
High Usage Account - S26		
Benevolent Account - S28		
\$0 to \$19,999.99	0.01%	0.01%
\$20,000 to \$49,999.99	0.05%	0.05%
\$50,000 to \$99,999.99	0.05%	0.05%
\$100,000 to \$249,999.99	0.20%	0.20%
\$250,000 to \$499,999.99	0.50%	0.30%
\$500,000 and over	0.50%	0.30%

We have also updated our Terms and Conditions brochure to clarify the following:

- How interest is calculated on accounts
- What an eligible Centrelink benefit is to qualify for a Basic Account – S10

For full details of all changes please refer to our respective Brochures:

- Interest, Fees and Charges Brochure – Personal Savings & Term Deposit Accounts.
- Interest, Fees and Charges Brochure – Business Accounts.
- Account Information and Access Facility Terms and Conditions – Personal & Business Accounts.