

Date 31 January 2023

TCU is making the following changes to Personal Savings product interest rates.

These changes will be effective from 1 March 2023.

Savings Accounts	Current Interest Rate	Interest Rate as at 1 March 2023	Change	Interest Payable
S1 Everyday Account \$0 to \$999.99 \$1,000 and over	0.01% 0.10%	0.01% 2.00%	No change Increase interest rate	Monthly, last day of month
S2 Budget Account \$0 to \$999.99 \$1,000 and over	0.05% 0.05%	0.01% 2.00%	Reduce interest rate Increase interest rate	Monthly, last day of month
S3 Christmas / Savings Club Account \$0 to \$999.99 \$1,000 and over	0.10% 0.25%	1.00% 2.25%	Name change Increase interest rate Increase interest rate	Annually, 30 November (Withdrawals available Nov-Dec)
S4 Family / Clan / Group Account \$0 to \$999.99 \$1,000 and over	0.01% 0.05%	0.01% 2.25%	No change Increase interest rate	Monthly, last day of month
S6 Student Account \$0 to \$999.99 \$1,000 and over	0.01% 0.10%	0.01% 2.00%	No change Increase interest rate	Monthly, last day of month
S9 Child Account \$0 to \$999.99 \$1,000 and over	0.01% 0.10%	0.01% 2.00%	No change Increase interest rate	Monthly, last day of month
S10 Basic Account	Nil	Nil	No change	Monthly, last day of month
TCU Cashless Debit Card Account (CDC)	1.00%	Nil	Reduce interest rate	Monthly, last day of month

Note: Tiered interest is calculated on the part balance for S1, S2, S6, S9 and calculated on whole balance for S3, S4 and TCU CDC Accounts.

TCU is making the following changes to Personal Savings product fees and charges (General Fees).

These changes will be effective from 1 March 2023.

Account General Fees	Current Fee	Fee as at 1 March 2023	Change
Dishonour Fee (Return direct debits or cheque)	\$30.00	\$15.00	Reduce fee
Overseas Cheque Processing (plus other bank fees)	\$40.00	Nil	Eliminate fee
Corporate Cheque fee	\$6.50	\$5.00	Reduce fee
Statement Copy (per page)	\$2.00	Nil	Eliminate fee
Cheque collection fee (per cheque)	\$0.20	Nil	Eliminate fee
Audit Letter (per account)	\$10.00	Nil	Eliminate fee
Voucher Retrieval (per hour) (now combined with Transaction Trace / Recovery fee \$25.00)	\$20.00	\$25.00 (flat fee)	Combined with existing fee

Note: Account General Fees do not apply to the Cashless Debit Card (CDC) Account. The CDC Account has no General Fees.

TCU is making the following changes to Business Account products interest rates.

These changes will be effective from 1 March 2023.

Business Accounts	Current Interest Rate	Interest Rate as at 20 March 2020	Change
Low Usage Account - S24 Medium Usage Account - S25 High Usage Account - S26 Benevolent Account - S28			
\$0 to \$19,999.99	0.01%	0.01%	No change
\$20,000 to \$49,999.99	0.05%	0.25%	Increase interest rate
\$50,000 to \$99,999.99	0.05%	0.50%	Increase interest rate
\$100,000 to \$249,999.99	0.10%	1.00%	Increase interest rate
\$250,000 to \$499,999.99	0.10%	2.00%	Increase interest rate
\$500,000 and over	0.10%	2.25%	Increase interest rate

Note: Tiered interest is calculated on the whole balance.

TCU is making the following changes to Business Account products fees and charges (General Fees).

These changes will be effective from 1 March 2023.

Business Account General Fees	Current Fee	Fee as at 1 March 2023	Change
Dishonour Fee (Return direct debits or cheque)	\$30.00	\$15.00	Reduce fee
Corporate Cheque fee	\$6.50	\$5.00	Reduce fee

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.