

Savings & term deposit accounts 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; SuperFuture Retirement Savings Account; Investment Accounts. Terms and Conditions apply to each of these products. Please refer to our General Information, Terms and Conditions brochure and the relevant PDS to help you make an informed decision when applying for any of our products. Any significant benefits and risks, costs, taxation implications or cooling off periods associated with the product and information about our dispute resolution system are detailed in the PDS. This Interest Rates schedule is required to be given by Police Financial Services Limited 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 in Part 1 of the applicable Product Disclosure Statement available on our website or on request. The information contained in this document is up to date at the time of issue to customers. This Savings and Term Deposit Account Interest Rates brochure is effective 19 July 2017.

Savings and Investment accounts (rates per annum)

Ezesaver S21 standard rate	
Up to \$1,000,000	1.80%
\$1,000,000 plus	0.60%
Ezesaver S21 bonus rate¹	
	0.20%
Total Ezesaver S21 rate (standard plus bonus)²	
Up to \$1,000,000	2.00%
\$1,000,000 plus	0.80%
Multipack S1³	
	0.01%
Anywhere S11³	
	0.01%
Investment S2³	
Up to \$4,999.99	0.01%
\$5,000 - 24,999.99	0.10%
\$25,000 - 49,999.99	0.25%
\$50,000 plus	0.75%
Easyinvest S7²	
Up to \$1,000,000	1.73%
\$1,000,000 plus	0.78%
Bonus Saver S8 standard rate	
	0.05%
Bonus Saver S8 bonus rate⁴	
Up to \$1,000,000	2.35%
\$1,000,000 plus	0.75%
Total Bonus Saver S8 rate (standard plus bonus)²	
Up to \$1,000,000	2.40%
\$1,000,000 plus	0.80%
Little Copper Club S3³	
	0.85%
14 Day Notice S14³	
\$5,000 - 24,999.99	0.35%
\$25,000 - 49,999.99	0.85%
\$50,000 plus	1.35%
Christmas Club S4²	
	0.85%
SMSF Saver S40²	
Up to \$1,000,000	2.35%
\$1,000,000 plus	0.75%
Pension Plus S10^{3,5}	
Up to \$49,200	1.75%
\$49,200 plus	2.65%

All savings and investment interest rates are variable and subject to change at any time. 1. Ezesaver bonus rate is additional to the Standard rate and applies when no withdrawals are made in a month. 2. Interest is calculated daily and credited monthly. 3. Interest is calculated daily and credited on 30 Jun and 31 Dec. 4. Bonus Saver bonus rate is additional to the Standard rate and applies when deposits of at least \$100 and no withdrawals are made in a month. 5. Interest is calculated using the 'part' balance method on each balance amount that falls within the respective balance tier.

Term deposits I20 (rates per annum)

	\$5,000 - 24,999.99	\$25,000 - 49,999.99	\$50,000 plus
3 months	2.35%	2.45%	2.50%
4 months	2.30%	2.30%	2.30%
5 months	2.30%	2.30%	2.30%
6 months	2.30%	2.30%	2.30%
7 months	2.60%	2.60%	2.60%
8 months	2.30%	2.30%	2.30%
9 months	2.30%	2.30%	2.30%
10 months	2.30%	2.30%	2.30%
11 months	2.30%	2.30%	2.30%
12 months	2.55%	2.65%	2.70%
18 months	2.70%	2.80%	2.85%
24 months	2.80%	2.85%	2.90%
36 months	3.00%	3.05%	3.10%
48 months	2.90%	2.95%	3.00%
60 months	2.90%	2.95%	3.00%
12 months regular income I3	2.50%	2.60%	2.65%

Interest rates on amounts over \$100,000 are subject to negotiation. Available rates are subject to change. Term deposits: 3 to 60 month terms, minimum deposit \$5,000 with interest calculated daily and credited annually and/or on maturity. 12 months regular income: minimum balance \$5,000, minimum deposit thereafter \$2,000 with interest calculated daily and credited regularly to your nominated transaction account. Available rates are subject to change at any time.

50+ Investment account I30 (rates per annum)

	Monthly interest	Quarterly interest	Yearly interest
1 year	2.65%	2.66%	2.70%
2 years	2.85%	2.86%	2.90%
3 years	3.05%	3.06%	3.10%
4 years	2.95%	2.96%	3.00%
5 years	2.95%	2.96%	3.00%

Interest is calculated daily and compounds annually or is credited monthly, quarterly or annually. Initial deposit of \$50,000. Subsequent minimum deposit of \$10,000. Interest rates on amounts in excess of \$100,000 are subject to negotiation. Available rates are subject to change at any time.

Superfuture RSA variable (rates per annum)

Up to \$4,999.99	1.10%
\$5,000 - 19,999.99	1.10%
\$20,000 - 49,999.99	1.60%
\$50,000 plus	1.85%

These rates are tiered with the rate of interest applicable to the balance of your RSA variable account being that as stated above in this table. The rate is applied to the whole balance of the RSA variable account, with the 'whole balance' excluding any balance in a RSA term deposit. Quoted net of all administration fees and before taxes and any government charges. Interest is calculated daily and credited annually on 30 Jun. Rates are subject to change at any time.

Superfuture RSA term deposits (rates per annum)

6 months	2.45%
12 months	2.60%
24 months	2.75%

Minimum deposit \$50,000. Quoted net of all administration fees and before taxes and any government charges. Interest is calculated daily and credited to the RSA variable account on 30 Jun and on maturity. Available rates are subject to change at any time.

PDS IR 19 July 2017

Product Issuer: Police Financial Services Limited ABN 33 087 651 661 AFSL 240293 Australian Credit Licence 240293 GPO Box 2074 Melbourne VIC 3001. T 13 63 73 E info@bankvic.com.au W bankvic.com.au