



## SAVINGS ACCOUNT INTEREST RATES

### Christmas Club Account (S2)

Balance	Interest Rate (p.a.)	
\$1 or more	1.00%	Interest calculated daily and paid annually when Christmas Club funds are paid out (3rd Monday in November).

### YAS Young Achiever Savings Account (S50)

Balance	Interest Rate (p.a.)	
\$1 or more	0.50%	Interest calculated daily and paid monthly.
Bonus	1.50%*	
Earn up to	2.00%*	

\*Make a deposit and no withdrawals per calendar month to qualify for Bonus.

### Achieve Saver Account (S55)

Balance	Interest Rate (p.a.)	
\$1 – \$4,999	0.01%	Interest calculated daily on the portion of the balance in each tier and paid monthly.
\$5,000 or more	1.01%	
Bonus	1.40%*	
Earn up to	2.41%*	

\*Make a minimum deposit of \$50 per calendar month – Note: one withdrawal per calendar month is permitted. Bonus payable on amounts up to \$250,000.

### Access Saver Account (S60) (Closed to new accounts)

Balance	Interest Rate (p.a.)	
\$1 – \$19,999	0.10%	Interest calculated daily and paid monthly. The interest rate is determined by which tier the balance of the account is in and then applying that tiers interest rate to the whole balance of the account.
\$20,000 – \$49,999	0.25%	
\$50,000 – \$99,999	0.50%	
\$100,000 or more	0.75%	

### On-Line Saver Account (S70)

Balance	Interest Rate (p.a.)	
\$1 or more	1.50%	Interest calculated daily and paid monthly.

### I Saver Account (S80)

Balance	Interest Rate (p.a.)	
\$1 or more	1.40%	Interest calculated daily and paid monthly.
Bonus	1.01%*	
Earn up to	2.41%*	

\*Make a minimum deposit of \$200 per calendar month to qualify for Bonus. Bonus payable on amounts up to \$250,000.

### Superfund Maximiser Account (S75)

Balance	Interest Rate (p.a.)	
\$1 to \$250,000	2.40%	Interest calculated daily on the portion of the balance in each tier and paid monthly.
Over \$250,000	2.00%	

## EVERYDAY BANKING ACCOUNT CURRENT INTEREST RATES

### Total Access Account (S1)

Balance	Interest Rate (p.a.)
\$1 or more	0.00%

### Redi Access Account (S13)

Balance	Interest Rate (p.a.)
\$1 or more	0.00%

### Passbook Savings Account (S5)

Balance	Interest Rate (p.a.)
\$1 or more	0.00%

### Senior Savers Account (S65)

Balance	Interest Rate (p.a.)	
Up to \$9,999	0.50%	Interest calculated daily on the portion of balance in each tier and paid quarterly in March, June, September and December.
\$10,000 - \$49,200	1.00%	
\$49,201 or more	2.00%	

For more information on these products refer to our separate fact sheets.

INTEREST RATES

1300 361 555 | [www.fccs.com.au](http://www.fccs.com.au) | Est. 1974

Ford Co-operative Credit Society Ltd | ABN 74 087 651 456

AFSL/Australian Credit Licence No. 244351



## CURRENT INVESTMENT ACCOUNT INTEREST RATES

### Fixed Term Deposit Investment Accounts

Balance	Interest Rate (p.a.)				
	3 months	4 months	5 months	6 months	12 months
\$500 – \$4,999	1.00%	1.00%	1.00%	1.00%	1.00%
\$5,000 – \$24,999	2.20%	2.20%	2.20%	2.25%	2.30%
\$25,000 – \$49,999	2.30%	2.30%	2.30%	2.35%	2.40%
\$50,000 or more	2.40%	2.40%	2.40%	2.45%	2.50%

Interest rates are fixed for the full term can be automatically reinvested, and interest is paid on maturity. Interest is calculated daily. Minimum balance of \$500.

### Regular Income Investment Accounts

Balance	Interest Rate (p.a.)		
	3 months	6 months	12 months
\$5,000 – \$24,999	2.10%	2.15%	2.20%
\$25,000 – \$49,999	2.20%	2.25%	2.30%
\$50,000 or more	2.30%	2.35%	2.40%

Provides a regular monthly income. Minimum balance \$5,000. Interest is calculated daily, fixed for the full term and paid automatically each month into a separate account.

## CURRENT LOAN / CREDIT FACILITY INTEREST RATES

Home Loans	Interest Rate (p.a.)	Comparison Rate (p.a.)
<b>Easy Start Home Loan</b>		
- Owner Occupied - Principal & Interest	3.99%	4.04% <sup>#</sup>
- Owner Occupied - Interest Only	4.34%	4.39% <sup>#</sup>
<b>Rewards Home Loan</b>		
- Owner Occupied - Principal & Interest	4.69%	4.74% <sup>#</sup>
- Owner Occupied - Interest Only	5.04%	5.09% <sup>#</sup>
- Investment - Principal & Interest	4.99%	5.04% <sup>#</sup>
- Investment - Interest Only	5.29%	5.35% <sup>#</sup>
<b>Relocation Home Loan</b>		
- Bridging Finance (with end loan)	4.69%	4.74% <sup>#</sup>
- Bridging Finance up to 12 months (with no end loan)	5.69%	5.74% <sup>#</sup>

<sup>#</sup> Comparison rates are based on a secured loan amount of \$150,000 over a term of 25 years. WARNING: These comparison rates are true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

Car & Personal Loans	Interest Rate (p.a.)	Comparison Rate (p.a.)
Car Loans	from 7.95%	8.26% <sup>#</sup>
Home Improvement Loan	from 9.95%	10.27% <sup>#</sup>
Personal Loan	from 10.95%	11.27% <sup>#</sup>

<sup>#</sup> Comparison rates are based on a secured loan of \$30,000 over a term of 5 years. WARNING: These comparison rates are true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

Credit Facility	Interest Rate (p.a.)
Overdraft	from 14.30%

Credit Card	Interest Rate (p.a.)
Balance Transfer	4.99%*
Purchases and Cash Advances	11.99%

Interest rates together with terms and conditions on all savings accounts, investment accounts, everyday banking accounts and loan/credit facility products are effective as at 1/7/2017, unless otherwise indicated and the Credit Union reserves the right to vary these. Please check the current rates at [www.fccs.com.au](http://www.fccs.com.au) or any one of our branches. Your needs and financial circumstances have not been taken into account. These products are issued by Ford Co-operative Credit Society Limited (ABN 74 087 651 456 AFSL/Australian Credit Licence Number 244351). Before deciding to acquire any of these products, you should obtain and consider the terms and conditions and any fees and charges, which are available by calling us on 1300 361 555 or from our branch. Combined deposits of up to \$250,000 per member are guaranteed under the Australian Governments Financial Claims Scheme. Amigo: Credit eligibility criteria, terms and conditions, fees and charges apply. Rates are current as at 12/12/16 and subject to change without notice. \*This is an introductory rate for 6 months only on balance transfers. This introductory rate is for 6 months from funding. ^After the initial 6 month introductory period, the interest rate of 4.99% p.a. will revert back to the standard credit card rates at the time. Currently this rate is 11.99% p.a. This offer is only available for new applications and can be withdrawn at any time without notice. For more information visit [www.fccs.com.au](http://www.fccs.com.au). The Amigo Visa Credit Card is issued on behalf of Ford Co-operative Credit Society Limited by Community First Credit Union Ltd ABN 80 087 649 938, AFSL and Australian Credit Licence Number 231204. Community First is the credit provider and issuer of the credit card.