



Interest Rates and Fees

Effective as at 1 January 2023

All rates are subject to change without notice

Te Uniana Whakanama Pirihimana

Term Share Accounts

Term	Interest Rate
3 months	3.15% pa
4 months	3.25% pa
5 months	3.55% pa
6 months	4.60% pa
7 months	4.65% pa
8 months	4.75% pa
9 months	5.15% pa
12 months	5.30% pa
18 months	5.30% pa
24 months	5.30 % pa

On Call Share Accounts

Achiever Saver	
Balance	Interest Rate
\$1 +	2.65% pa

Bonus Saver	
Balance	Interest Rate
\$1 +	3.60% pa (Combined Interest Rate)

Base Interest rate is 1.15% pa.

Bonus Interest rate of 2.45% pa payable only if no withdrawals and a minimum deposit of \$20 (excluding Credit Interest) is made during the calendar month.

Christmas Club

Balance	Interest Rate
\$1 +	2.65% pa

The balance of the Account is paid to the member's Transaction Account or an external bank account in November each year.

Future Saver

Balance	Interest Rate
\$1 +	3.60% pa (Combined Interest Rate)

Base Interest rate is 1.15% pa.

Bonus Interest rate of 2.45% pa payable only if no withdrawals and a minimum deposit of \$20 (excluding Credit Interest) is made during the calendar month.

The Future Saver is for members aged between 13 and 19 years of age. When the member reaches 20 years of age the Future Saver must be transferred to another On Call Share Account.

Transaction & Goal Account

Balance	Interest Rate
\$0.00 - \$2000.00	0.00% pa
\$2000.01 +	0.05% pa

Fees

Monthly Account Fee	FREE
Deposit Fee	FREE
Bank Cheque Fee	FREE
Direct Debit - Establishment Fee	FREE
Automatic Payment - Establishment Fee	FREE
Bill Payee Set Up Fee	FREE
Additional Statement Fee	FREE
Internet Banking	FREE
Mobile Banking	FREE
Debit Mastercard Annual Fee	FREE
EFTPOS Transaction Fee (NZ)	FREE
ATM Transaction Fee (NZ)	FREE
Debit Mastercard Replacement Card Fee	\$5.00
Overseas ATM Transaction Fee	FREE
Overseas EFTPOS Transaction Fee	FREE
Foreign Currency Fee	2.25% of the \$NZ amount
Direct Debit - Dishonour Fee	\$25
Automatic Payment - Dishonour Fee	FREE

Dormant Account Fee (will be refunded if your account is reactivated)	\$5 per month
---	---------------

Fees	
Other Fees	Debit Mastercard voucher search charges may be charged. Courier charges for replacement card(s), e.g. Debit Mastercard courier fee (domestic only). Fees charged by other banks, e.g. telegraphic transfer fee, dishonour fee, special answer fee and/or cash deposit fees may be on charged.

Overdrafts

Overdraft	Interest
\$0.01 - \$1000	14.95% pa
\$1000.01	17.55% pa

Normal overdraft criteria applies

Fees	
Overdraft Establishment Fee	\$15

Personal Loans

Personal Loans	Interest
Loans fully secured by PSS or GSF	9.50% pa
Loans partially secured by PSS or GSF	From 10.70% - 13.75% pa*
Loans secured by Motor Vehicles	12.95% pa
Unsecured up to a maximum of \$5,000	17.00% pa

* The interest rate charged for loans partially secured by Police Superannuation Scheme (PSS) or Government Superannuation Fund (GSF) is determined by the loan amount versus the value of the PSS or GSF.

Normal lending criteria applies

Fees	
Personal Loan Establishment Fee	\$100
Personal Loan Facility Agreement Variation Fee	\$50
Top Up Fees for Loans secured by PSS or GSF	Flat fee of \$5 per top up when completed through Internet or Mobile Banking
Top Up Fees for Loans Fully Secured by PSS or GSF, Loans Partially Secured by PSS or GSF, Loans secured by Motor Vehicles and Unsecured Personal Loans	Flat fee of \$10 per top up when completed by Police and Families Credit Union on your behalf

Flexi Cash

Flexi Cash	Interest
Flexi Cash	14.95% pa

Normal lending criteria applies

Fees	
Flexi Cash Establishment Fee	\$15

Home Loans

Home Loans	Interest Rate
Flexible rate	7.49% pa
1 year fixed rate	6.38% pa
2 year fixed rate	6.58% pa
3 year fixed rate	6.68% pa
Reverse Mortgage Flexible rate	7.52% pa

Normal lending criteria applies

Fees	
Home Loans Establishment Fee	\$100
Home Loans Facility Agreement Variation Fee	\$50
Top Up Fees for Home Loans	Flat fee of \$10 per top up when completed by Police and Families Credit Union on your behalf
Default Interest Rate	Shall be the Annual Interest Rate for the Home Loan, as varied from time to time, plus 5.00% pa
Mortgage Discharge - Release Fee	\$75