



Te Uniana Whakanama Pirihimana

# Interest Rates and Fees

Effective as at 2 December 2024

*All rates are subject to change without notice*

## Term Share Accounts

| Term      | Interest Rate |
|-----------|---------------|
| 3 months  | 4.10% pa      |
| 4 months  | 4.20% pa      |
| 5 months  | 4.65% pa      |
| 6 months  | 5.05% pa      |
| 7 months  | 5.00% pa      |
| 8 months  | 4.95% pa      |
| 9 months  | 4.90% pa      |
| 12 months | 4.75% pa      |
| 18 months | 4.50% pa      |
| 24 months | 4.30% pa      |

## On Call Share Accounts

| Achiever Saver |               |
|----------------|---------------|
| Balance        | Interest Rate |
| \$1 +          | 2.15% pa      |

| Bonus Saver |                                   |
|-------------|-----------------------------------|
| Balance     | Interest Rate                     |
| \$1 +       | 3.25% pa (Combined Interest Rate) |

Base Interest rate is 0.50% pa.

Bonus Interest rate of 2.75% 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 +  | 2.00% 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 +  | 3.25% pa (Combined Interest Rate) |
| <p>Base Interest rate is 0.50% pa.<br/>           Bonus Interest rate of 2.75% pa payable only if no withdrawals and a minimum deposit of \$20 (excluding Credit Interest) is made during the calendar month.</p> <p>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.</p> |                                   |

| 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     | 10.50% pa                |
| Loans partially secured by PSS or GSF | From 11.70% - 14.75% pa* |
| Loans secured by Motor Vehicles       | 12.95% pa                |
| Unsecured up to a maximum of \$5,000  | 13.95% 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                      | 6.89% pa      |
| *Standard 1 year fixed rate        | 5.79% pa      |
| *Standard 2 year fixed rate        | 5.59% pa      |
| Shared Ownership 1 year fixed rate | 6.39% pa      |
| Shared Ownership 2 year fixed rate | 6.19% pa      |
| Reverse Mortgage Flexible rate     | 8.94% pa      |

*\*High LVR margin of up to 0.60% p.a. may apply.  
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  |
| Fixed Rate Break Fee                        | Calculated upon request.  |