

SAVINGS ACCOUNT INTEREST RATES

Christmas Club Account (S2)

Balance	Interest Rate (p.a.)	
\$1 or more	0.80%	Interest calculated daily and paid annually. Christmas Club funds are available 1st November to 31 January each year.

YAS Young Achiever Savings Account (S50)

Balance	Interest Rate (p.a.)	
\$1 or more	0.50%	Interest calculated daily and paid monthly.
Bonus	1.30%*	
Earn up to	1.80%*	

*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	0.91%	
Bonus	0.75%*	
Earn up to	1.66%*	

*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	0.05%	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	0.10%	
\$50,000 – \$99,999	0.30%	
\$100,000 or more	0.55%	

On-Line Saver Account (S70)

Balance	Interest Rate (p.a.)	
\$1 or more	0.90%	Interest calculated daily and paid monthly.

I Saver Account (S80)

Balance	Interest Rate (p.a.)	
\$1 or more	1.05%	Interest calculated daily and paid monthly.
Bonus	0.61%*	
Earn up to	1.66%*	

*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	1.65%	Interest calculated daily on the portion of the balance in each tier and paid monthly.
Over \$250,000	1.60%	

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%

Senior Savers Account (S65)

Balance	Interest Rate (p.a.)	
Up to \$9,999	0.10%	Interest calculated daily on the portion of balance in each tier and paid quarterly in March, June, September and December.
\$10,000 - \$49,200	0.40%	
\$49,200 to \$249,999	1.10%	
\$250,000 or more	1.40%	

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

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	1.25%	1.25%	1.25%	1.10%	1.10%
\$25,000 – \$49,999	1.30%	1.30%	1.30%	1.15%	1.15%
\$50,000 or more	1.35%	1.35%	1.35%	1.25%	1.25%

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	1.15%	1.00%	1.00%
\$25,000 – \$49,999	1.20%	1.05%	1.05%
\$50,000 or more	1.25%	1.15%	1.15%

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.

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 21/3/2020, unless otherwise indicated and the Credit Union reserves the right to vary these. Please check the current rates at www.geelongbank.com.au or any one of our branches. Deposit products are issued by Ford Co-operative Credit Society Limited ABN 74 087 651 456 trading as Geelong Bank AFSL/Australian Credit Licence Number 244351. Combined deposits of up to \$250,000 per member are guaranteed under the Australian Governments Financial Claims Scheme.

CURRENT LOAN / CREDIT FACILITY INTEREST RATES

Home Loans

	Interest Rate (p.a.)	Comparison Rate (p.a.)
Affinity Home Loan		
- Owner Occupied - P&I LVR <80%	3.26%	3.58%#
- Owner Occupied - P&I LVR >80% to <90%	3.36%	3.68%#
- Owner Occupied - IO LVR <80%	3.86%	4.17%#
- Owner Occupied - IO LVR >80% to <90%	4.01%	4.31%#
- Investment - P&I LVR <80%	3.66%	3.97%#
- Investment - P&I LVR >80%	3.86%	4.17%#
- Investment - IO LVR <80%	4.11%	4.41%#
- Investment - IO LVR >80%	4.31%	4.61%#

Mutual Home Loan

- Owner Occupied - P&I LVR <80%	3.36%	3.39%#
- Owner Occupied - P&I LVR >80% to <90%	3.46%	3.49%#
- Owner Occupied - P&I LVR >90%	3.66%	3.69%#
- Owner Occupied - IO LVR <80%	4.06%	4.09%#
- Owner Occupied - IO LVR >80% to <90%	4.21%	4.24%#
- Owner Occupied - IO LVR >90%	4.31%	4.34%#
- Investment - P&I LVR <80%	3.86%	3.89%#
- Investment - P&I LVR >80%	4.06%	4.09%#
- Investment - IO LVR <80%	4.31%	4.34%#
- Investment - IO LVR >80%	4.51%	4.54%#

Relocation Home Loan

- Bridging Finance up to 12 months (with no end loan)	5.21%	5.24%#
- Bridging Finance up to 12 months for sale and 30 years for remaining loan (with end loan)	4.06%	4.09%#

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. Rates are current as at 17/03/2020 and subject to change without notice.

Car & Personal Loans

	Interest Rate (p.a.)	Comparison Rate (p.a.)
Car Loans	6.95%	7.22%#
Home Improvement Loan	from 9.95%	10.27%#
Personal Loan/Debt Consolidation	from 9.95%	10.27%#

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

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

Credit Card - Amigo

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

The Amigo Visa Credit Card is issued on behalf of Ford Co-operative Credit Society Limited ABN 74 087 651 456 trading as Geelong Bank by Community First Credit Union Ltd ABN 80 087 649 938, AFSL and Australian Credit Licence Number 231204. Amigo: Credit eligibility criteria, terms and conditions, fees and charges apply. Rates are current as at 12/12/2016 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.geelongbank.com.au.