

Retirement Account Fact Sheet

Product no longer available

Simple, everyday banking for those over 55 and no longer working, with an interest rate that's designed so you can enjoy your retirement.

Benefits and Interest Rates

ACCOUNT	AMOUNT	INTEREST RATE
Retirement Account (S35) <i>Product no longer available</i>	\$0-\$10,000	0.10% p.a.
	\$10,001-\$50,000	0.15% p.a.
	\$50,001-\$250,000	0.55% p.a.
	\$250,000+	0.75% p.a.

- No minimum balance
- Funds available at call
- Interest calculated daily on the closing balance and credited monthly
- Variable interest rate applies
- Interest is paid on the portion of balance within the tier
- Available only to retirees over 55 years of age who are either a self-funded retiree or a recipient of a Centrelink aged pension or Veterans Affairs (DVA) administered pension
- Allocated, Annuity, Centrelink or DVA pension must be deposited into the account.

Fee Table

Monthly Service Fee: \$0/\$6			
Monthly service fee is waived if you have \$2,000 or more minimum monthly balance in your Retirement Account. No monthly service fee applies if you don't make any withdrawals during the month.			
INCLUDED TRANSACTIONS			
Internet banking transactions	✓	Direct credits	✓
Phone banking transactions	✓	Direct debits	✓
Branch cash or cheque deposits	✓	Branch cash withdrawals	✓
Visa Debit	✓	EFTPOS	✓
Member cheque withdrawals	✓	ATM/RediATM*	✓

*You may be charged by the ATM owner if you use a non-rediATM.

Fees and Charges

For details on other fees and charges which may apply, refer to the Personal Fees and Charges brochure.

IMPORTANT INFORMATION

Interest rates are effective 16/03/2020 and are subject to change. This fact sheet does not take into account your objectives, financial situation or needs. Any advice is general advice only. Before acting on information, you should consider whether it is appropriate in your particular circumstances. Terms and conditions, general fees and charges apply, and are available on request.

02 4860 4000
memberservice@bdcualliancebank.com.au
bdcualliancebank.com.au

BDCU Limited ACN 087 649 787 (BDCU) is an agent of Bendigo and Adelaide Bank Limited (Bendigo Bank) ACN 068 049 178 AFSL/Australian Credit Licence 237879 in the distribution of BDCU Alliance Bank® branded products and services. BDCU Alliance Bank® branded deposits and loans are deposits and loans of Bendigo and Adelaide Bank Limited. BDCU Alliance Bank® also has arrangements with other third parties as detailed in the Financial Services Guide. BDCU Alliance Bank® is a trademark of Bendigo and Adelaide Bank.