



Investment Interest Rate Schedule (Part 3 of 3) (effective from 30 Nov 2021)

This Schedule forms part of the Product Information Statement – Offer Document referred to therein as Part 3. All interest rates are per annum (pa) Information in this document is subject to change from time to time. Please contact us to verify current interest applicable to each product. This schedule can be viewed on the BFS website and any variations to these interest rates will be notified via the website - www.bfs.org.au

Please ask for the Product Information Statement – Offer Document to assist you in your product selection.

TERM INVESTMENTS					
INTEREST PAYMENT FREQUENCY					
TERM	Every Month	3 Monthly	6 Monthly	12 Monthly	On Maturity
31 Days					0.50%
3 Months					0.80%
6 Months					1.00%
9 Months					1.05%
12 Months	1.19%	1.19%	1.20%		1.20%
18 Months	1.19%	1.19%	1.20%	1.20%	1.20%
24 Months	1.24%	1.24%	1.25%	1.25%	1.26%
36 Months	1.34%	1.34%	1.35%	1.35%	1.37%
SAVINGS, NOTICE AND CHEQUE ACCOUNTS					
ACCOUNT					INTEREST PAID MONTHLY
Savings Accounts (Wholesale clients only):					0.10%
Notice of Withdrawal Account (31 days notice required for withdrawal):					1.00%
BFS Cheq Accounts (Baptist Organisations Only):					0.00%
Hi Savings Online Accounts (Wholesale clients only):					0.50%
Business Savings Online Accounts (Wholesale clients only):					0.50%
Pensioner Deeming Accounts (31 days notice required for withdrawal) (existing accounts only, new accounts are no longer available)					
<i>Individual Accounts</i>					
First \$53,600					0.25%
Portion over \$53,600					2.25%
<i>Joint Accounts</i>					
First \$89,000					0.25%
Portion over \$89,000					2.25%
Funeral Investment Account (Personal Accounts Only) Individuals only - Maximum \$13,500 plus interest (indexed annually by Centrelink on 1 July)					1.00%
Development Fund Savings Accounts (31 days notice required for withdrawal) Interest Rate to be nominated by the investor					0.00% - 1.00%