	Account Name	Account code	Interest Rate p.a	Min Balance	Multiple accounts	Visa Debit Card	Internet Banking	BPAY	Direct Credit	Direct Debit	Overdraft*	Account keeping fees	Specific Characteristics
Transaction	Everyday	S1	0.05%	$0	✓	✓	✓	✓	✓	✓	✓	×	Interest calculated daily on the total balance, and paid annually on May 31.
	Home Loan Offset	S9	Interest is offset against your home loan rate	$0	✓	✓	✓	✓	✓	✓	×	×	*Linked with eligible home loan. Whole of pay to FSCU. Refer to the General Terms and Conditions for more information.
	Insurance/Budget	S10	0%	$0	✓	×	[1]	✓	✓	✓	×	×	Special account tailored specifically for budgeting purposes. Interest calculated daily on the total balance, and paid annually on May 31.
	Retiree Access	S20	1.35% 1.85% 2.50%	$0-$4,999 $5,000-$49,999 $50,000+	✓	✓	✓	✓	✓	✓	×	×	Special account for retired members in receipt of retirement income. Interest calculated daily on the portion of the balance that falls within each tier and paid monthly.
	Business	S21	0.05%	$0	✓	✓	✓	✓	✓	✓	✓	×	Interest calculated daily on the total balance, and paid annually on May 31. 10 free transactions per month then 0.50¢ for each transaction in excess of 10.
Savings	High Interest	S5	3.50%	$0	✓	×	✓	×	✓	×	×	×	Interest calculated daily on the total balance, and paid monthly. 1 free withdrawal per month then $5.00 for each subsequent withdrawal in the month.
	Christmas Club	S7	2.50%	$0	✓	×	✓	×	✓	×	×	×	Interest calculated daily on the total balance, and paid annually on October 31. Withdrawals allowed between November 1 and January 31 only.
	Junior Firefighter	S12	3.90%	$0	✓	×	[1]	×	✓	×	×	×	Special savings account for members under 18 years of age. Interest calculated daily on the total balance and paid May 31 and November 30.
	Investment	S8	1.50% 1.85% 2.50%	$0 - $19,999 $20,000-49,999 $50,000+	✓	×	✓	✓	✓	✓	×	×	Interest calculated daily on the portion of the balance that falls within each tier, and paid May 31 and November 30.
Term Deposits	3 months	I3	2.70% 3.20% 4.50%	$1,000-$4,999 $5,000-$24,999 $25,000+	✓							×	Interest calculated daily and paid at maturity
	6 months	I5	4.00% 4.35% 4.60%	$1,000-$4,999 $5,000-$24,999 $25,000+	✓							×	Interest calculated daily and paid at maturity
	12 months, monthly interest	I1	4.50%	$10,000	✓							×	Interest calculated daily and paid monthly
	12 months, interest at maturity	I12	4.50% 4.50%	$5,000-$24,999 $25,000+	✓							×	Interest calculated daily and paid at maturity

*Credit eligibility criteria, terms and conditions, fees and charges apply. Please note: sales of the S2, S3, S4 & S6 products are no longer available.

[1] View only

General Information for all products and services

The provisions of the Customer Owned Banking Code of Practice apply to these products and services.

FSCU complies with the Privacy Act 1988 and the Australian Privacy Principles. Our Privacy Policy is available from our website www.fscu.com.au or our office.

FSCU may change the General Terms and Conditions, change the fees that apply, or impose new fees. For further information refer to our General Terms and Conditions on our website or in our office.

The Financial Claims Scheme (also referred to as the Australian Government Deposit Guarantee) protects deposit accounts with funds in Australian dollars up to a limit of $250,000 for each account holder at each bank, building society, or credit union incorporated in Australia and licensed by APRA. In the event of an ADI insolvency, account holders will be allowed quick access to deposits that are protected under the FCS. More information is available at www.fcs.gov.au

All interest changes are advised on our website www.fscu.com.au.

Internal Dispute Resolution

FSCU has an internal dispute resolution process and is also a member of an independent external dispute resolution scheme. Our internal system can be accessed by telephone, email, fax, in writing, via our website, or in person. In many cases this leads to a successful resolution. However, if you are unhappy with any decision or our handling of your complaint, your complaint may be referred for external resolution to the Australian Financial Complaints Authority.

The Australian Financial Complaints Authority

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Post: GPO Box 3, Melbourne VIC 3001

Contacting Fire Service Credit Union

For further information, our contact details are:

Phone:	(08) 8227 2222
Fax:	(08) 8227 2422
Email:	fscuhelpdesk@fscu.com.au
Website:	www.fscu.com.au
Mail:	Level 1, 22 Chancery Lane, Adelaide

Office Hours

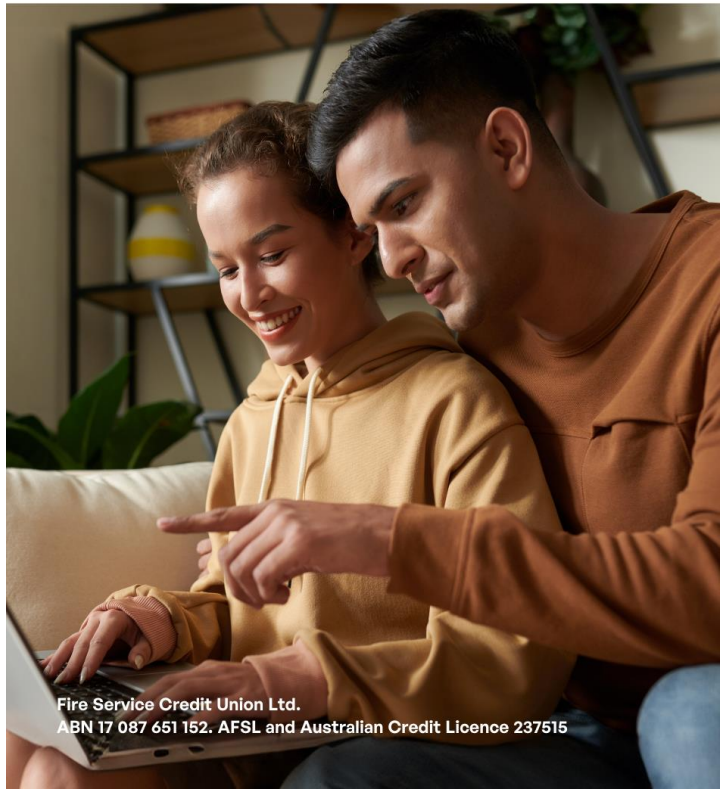
Monday to Friday	8.30am – 4.45pm
Tuesday	9.30am – 4.45pm

Effective 9 October 2026

FSCU Where Banking Matters

Deposit Accounts

Interest Rates
& Summary of Accounts



Fire Service Credit Union Ltd.
ABN 17 087 651 152. AFSL and Australian Credit Licence 237515