

# Interest Rate Schedule



This schedule forms Part 2 of the Product Information Brochure and Product Disclosure Statement. All interest rates, unless otherwise stated are effective from 3 January 2012. All interest rates quoted are per annum and are subject to change. Conditions apply. Please refer to the Product Disclosure Statement and a Product Information Brochure to assist you in making your product selection.



## Need help or have a question?

Call us on 1300 133 673

Visit us at [unitingfinancial.com.au](http://unitingfinancial.com.au)

Email us at [contactus@unitingfinancial.com.au](mailto:contactus@unitingfinancial.com.au)

### At Call Investment – interest paid on the last business day of the month

\$0 – \$9,999	\$10,000 – \$19,999	\$20,000 – \$49,999	\$50,000 – \$99,999	\$100,000 – \$249,999	\$250,000 plus
0.01%	1.65%	2.00%	2.00%	2.65%	3.00%

### Higher Values Online Investment – interest paid on the last business day of each month

4.25%
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### Self Help Investment – interest paid on the last business day of each quarter ending March, June, September, December

Nil interest to investors (investors forgo all interest to their chosen Uniting Church organisation).

3.00% interest is paid as a benefit to the Uniting Church organisation (Effective 3 January 2012).

Special Terms and Conditions Apply.

### Overdrawn Investment (debit interest) rate 11.50% (Effective 3 January 2012).

### Funeral Investment – interest paid half yearly

2.75% (Personal investors only) (Effective 3 January 2012). Amount invested in funeral investments to be exempted cannot exceed the limit as set by the Social Security Act 1991 (Cth). This is indexed in line with CPI pension increases every 1 July.

### Fixed Term Investment – interest paid annually and at maturity

Term	\$2,000 – \$9,999	\$10,000 – \$49,999	\$50,000 – \$499,999
6–11 Months	2.75%	4.25%	4.75%
12–23 Months	3.10%	4.55%	5.05%
24–35 Months	2.85%	4.20%	4.70%
36–47 Months	3.20%	4.20%	4.70%
48–59 Months	3.20%	4.20%	4.70%
60 Months	3.40%	4.40%	4.90%

### Fixed Term Investment – interest paid monthly and at maturity

Term	\$20,000 – \$49,999	\$50,000 – \$499,999
12–23 Months	4.40%	4.90%
24–35 Months	4.05%	4.55%
36–47 Months	4.05%	4.55%
48–59 Months	4.05%	4.55%
60 Months	4.25%	4.75%

Rates for amounts great than \$500,000 and for shorter terms are available by calling our friendly Service Team on 1300 133 673.



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