

# Interest Rate Schedule

Uniting Church Organisations



UNITING FINANCIAL SERVICES PO Box A2178 Sydney South NSW 1235 / Level 3, 222 Pitt Street Sydney NSW 2000  
Phone: 1300 133 673 Fax: 02 9267 4965 Email: [contactus@unitingfinancial.com.au](mailto:contactus@unitingfinancial.com.au) Website: [unitingfinancial.com.au](http://unitingfinancial.com.au)

**This schedule forms Part 2 of the Product Information Brochure and Product Disclosure Statement. All interest rates, unless otherwise stated are effective from 10 June 2010. All interest rates quoted are per annum and are subject to change. Conditions apply. Please ask for a Product Disclosure Statement and a Product Information Brochure to assist you in making your product selection.**

## AT CALL INVESTMENTS (INCLUDING SELF HELP SETTLEMENT FACILITIES) – INTEREST PAID ON THE LAST BUSINESS DAY OF JUNE AND DECEMBER EACH YEAR

4.50%

Overdrawn Investment (debit interest) rate 12.50% (Effective 10 June 2010)

## CHEQUE FACILITIES – INTEREST PAID ON THE LAST BUSINESS DAY OF JUNE AND DECEMBER EACH YEAR

\$0 – \$9,999	\$10,000 – \$49,999	\$50,000 plus
1.25%	1.75%	2.25%

Overdrawn Investment (debit interest) rate 12.50% (Effective 10 June 2010)

## FIXED TERM INVESTMENTS – INTEREST PAID SIX MONTHLY FROM DATE OF LODGEMENT AND AT MATURITY

6-11 Months	12-23 Months	24-35 Months	36-47 Months	48-59 Months	60 Months
6.00%	6.35%	6.60%	7.00%	7.10%	7.25%

Minimum investment amount is \$2,000. Rates for shorter terms are available by calling our friendly Service Team on 1300 133 673.

## LOANS AND OVERDRAFT FACILITIES (DEBIT INTEREST) RATES – INTEREST DEBITED ON THE LAST BUSINESS DAY OF EACH MONTH, OR QUARTER ENDING MARCH, JUNE, SEPTEMBER, DECEMBER

Uniting Church Loans	8.50%	Effective 10 June 2010
Overdrafts (approved)	10.25%	Effective 10 June 2010
Overdrawn Investments	12.50%	Effective 10 June 2010
Minister's Housing Loans	7.25%	Effective 10 June 2010
Minister's Car Loans	11.00%	Effective 10 June 2010
Minister's Furniture Loans	7.35%	Effective 10 June 2010

## SELF HELP LOANS – INTEREST DEBITED ON THE LAST BUSINESS DAY OF EACH QUARTER ENDING MARCH, JUNE, SEPTEMBER, DECEMBER

Self Help Loans	6.50%	Effective 1 April 2010
Self Help Loans	7.25%	Effective 1 July 2010



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