

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

Email us at 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
1.65%	1.65%	2.00%	3.00%	3.50%	4.00%

Self Help Settlement Facilities – interest paid on the last business day of each quarter ending March, June, September, December

3.00%	Effective 3 January 2012
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Cheque Facilities – interest paid on the last business day of the month

\$0 – \$9,999	\$10,000 – \$49,999	\$50,000 plus
0.25%	0.75%	1.25%

Sales Proceeds – interest paid on the last business day of the month

\$0 – \$19,999	\$20,000 – \$99,999	\$100,000 – \$999,999	\$1,000,000 plus
1.65%	2.00%	3.40%	4.50%

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

Fixed Term Investments – interest paid annually and at maturity

6–11 Months	12–23 Months	24–35 Months	36–47 Months	48–59 Months	60 Months
4.75%	5.05%	4.70%	4.70%	4.70%	4.90%

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	8.55%	Effective 3 January 2012
Overdrafts (approved)	9.25%	Effective 3 January 2012
Overdrawn Investments	11.50%	Effective 3 January 2012
Minister's House Loans	7.25%	Effective 3 January 2012
Minister's Car Loans	11.50%	Effective 3 January 2012
Minister's Furniture Loans	7.65%	Effective 3 January 2012

Self Help Loans – interest debited on the last business day of each quarter ending March, June, September, December

Self Help Loans	7.25%	Effective 3 January 2012
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Financial services are provided by The Uniting Church (NSW) Trust Association Limited ACN 000 022 480, ABN 89 725 654 978, AFSL 292186 and by The Uniting Church in Australia Property Trust (NSW) ABN 77 005 284 605 pursuant to a s.911A Corporations Act 2001 (Cth.) authorisation and APRA Banking Exemption No. 1 of 2011 ("Uniting Financial Services"), for The Uniting Church in Australia, Synod of NSW and the ACT pursuant to ASIC Regulatory Guide 87 exemptions. Uniting Financial Services® is a registered trademark of The Uniting Church (NSW) Trust Association Limited and is used with permission by The Uniting Church in Australia Property Trust (NSW). Neither The Uniting Church in Australia, Synod of NSW and the ACT nor Uniting Financial Services is prudentially supervised by APRA. An investment with or contributions will not benefit from the depositor protection provisions of the Banking Act 1959. All financial services and products are designed for investors who wish to promote religious and charitable purposes and for whom profit considerations are not of primary importance in their decision to invest.