

# 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 1 December 2017. 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 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
0.10%	0.10%	0.45%	1.45%	1.55%	1.90%

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

1.40%	Effective 1 October 2016
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### Cheque Facilities – interest paid on the last day of the month.

\$0 – \$9,999	\$10,000 – \$49,999	\$50,000 plus
0.10%	0.25%	0.45%

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

\$0 – \$19,999	\$20,000 – \$99,999	\$100,000 – \$999,999	\$1,000,000 plus
0.10%	0.25%	1.50%	2.45%

### 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
2.30%	2.65%	2.55%	2.65%	2.75%	3.05%

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

### Loans And Overdraft Facilities (Debit Interest) Rates – interest debited on the last day of each month, or quarter ending March, June, September, December

Uniting Church Loans	5.80%	Effective 31 August 2016
Overdrafts (approved)	7.90%	Effective 31 August 2016
Overdrawn Cheque Facility	10.15%	Effective 31 August 2016

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

Self Help Loans	4.55%	Effective 1 October 2016
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Note: In accordance with our Product Information Brochure, debenture products are unable to hold overdrawn balances.

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