

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

Email us at contactus@unitingfinancial.com.au

Staff 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
0.01%	0.10%	0.45%	0.45%	0.90%	1.25%

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

1.75%

Self Help 31 Day Investment – interest paid on the last day of each quarter ending March, June, September, December

Nil interest to investors (investors forgo all interest to their chosen Uniting Church organisation).
1.90% interest is paid as a benefit to the Uniting Church organisation (Effective 1 October 2016)
Special Terms and Conditions Apply.

Funeral Investment – interest paid half yearly

1.50% (Personal investors only) (Effective 31 August 2016).

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	0.50%	1.95%	2.35%
12–23 Months	1.10%	2.25%	3.00%
24–35 Months	1.05%	2.20%	2.70%
36–47 Months	1.35%	2.30%	2.70%
48–59 Months	1.45%	2.60%	2.80%
60 Months	1.75%	2.95%	3.10%

Fixed Term Investment – interest paid monthly and at maturity

Term	\$20,000 – \$49,999	\$50,000 – \$499,999
12–23 Months	2.10%	2.85%
24–35 Months	2.05%	2.55%
36–47 Months	2.15%	2.55%
48–59 Months	2.50%	2.65%
60 Months	2.55%	2.95%

Loans

Housing Loans	4.50%	Effective 31 August 2016
Car Loans	5.95%	Effective 31 August 2016
Personal Loans	8.25%	Effective 31 August 2016

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

Note: In accordance with our Product Information Brochure, debenture products are unable to hold overdrawn balances.

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