

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 15 July 2019. 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 monthly)

< \$10,000	0.05%
\$10,000 to < \$20,000	0.05%
\$20,000 to < \$50,000	0.10%
\$50,000 to < \$100,000	0.85%
\$100,000 to < \$250,000	0.95%
\$250,000 & over	1.00%

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

Self Help Schemes (Interest quarterly)

Self Help Settlement Facility (set 1 st each quarter) (Effective from 1 October 2019)	0.90%
Self Help Loan (set 1 st each Quarter)* (Effective from 1 October 2019)	4.05%

Cheque and Ministers Expense Facilities (Interest paid monthly)

< \$10,000	0.01%
\$10,000 to < \$50,000	0.05%
>\$50,000	0.10%

Fixed Term Investments (Interest paid annually and at maturity)

6 to 11 Months	1.90%
12 to 23 Months	1.95%
24 to 35 Months	1.85%
36 to 47 Months	1.95%
48 to 59 Months	2.05%
60 Months	2.30%

Note: Minimum investment is \$2,000-. Rates for shorter terms are available by calling the Partner Solutions and Support Team on 1300 133 673

Sales Proceeds and Giving Direct (Interest paid monthly)

< \$20,000	0.05%
\$20,000 to < \$100,000	0.10%
\$100,000 to < \$1,000,000	1.00%
\$1,000,000 & over	1.70%

Loans and Overdraft Facilities (Interest charged monthly or quarterly)

Church Loan	5.30%
Overdrawn Interest Rate	9.65%
Overdraft Interest Rate (Approved Limit) (Interest charged monthly)	7.40%

Disclaimer

Financial services are provided by The Uniting Church (NSW) Trust Association Limited ACN 000 022 480, ABN 89 725 654 978, AFSL 292186 ("UCTAL") and by The Uniting Church in Australia Property Trust (NSW) ABN 77 005 284 605 ("UCAPT") (together and separately "Uniting Financial Services"), for The Uniting Church in Australia, Synod of NSW and the ACT ("Synod"), under s.911A Corporations Act 2001 (Cth.) authorisation and pursuant to APRA Banking Exemption No. 1 of 2017 and ASIC Regulatory Guide 87 and ASIC Corporations (Charitable Investment Fundraising) Instrument 2016/813 exemptions. Uniting Financial Services® is a registered trademark of UCTAL used with permission by UCAPT. None of The Uniting Church in Australia, UCAPT and UCTAL is prudentially supervised by APRA. Therefore, investments with and contributions to these Uniting Church organisations will not receive the benefit of the financial claims scheme or the depositor protection provisions in the Banking Act 1959 (Cth.). All financial services and products are designed for investors who wish to promote the religious and charitable purposes of Uniting Financial Services and The Uniting Church in Australia and for whom profit considerations are not of primary importance in their decision to invest.