

# 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 7 April 2020. 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)

### Fixed Term Investments:

*Interest paid annually and at maturity*

#### \$2,000 to < \$10,000

6 to 11 mths	0.05% p.a
12 to 23 mths	0.10% p.a
24 to 35 mths	0.10% p.a
36 to 47 mths	0.15% p.a
48 to 59 mths	0.25% p.a
60 mths	0.50% p.a

#### \$10,000 to < \$50,000

6 to 11 mths	0.45% p.a
12 to 23 mths	0.55% p.a
24 to 35 mths	0.65% p.a
36 to 47 mths	0.70% p.a
48 to 59 mths	0.90% p.a
60 mths	1.05% p.a

#### \$50,000 to < \$499,999

6 to 11 mths	1.05% p.a
12 to 23 mths	1.10% p.a
24 to 35 mths	1.20% p.a
36 to 47 mths	1.30% p.a
48 to 59 mths	1.35% p.a
60 mths	1.40% p.a

### Fixed Term Investments:

*Interest paid monthly*

#### \$20,000 to < \$50,000

12 to 23 mths	0.45% p.a
24 to 35 mths	0.55% p.a
36 to 47 mths	0.60% p.a
48 to 59 mths	0.80% p.a
60 mths	0.95% p.a

#### \$50,000 to < \$499,999

12 to 23 mths	1.00% p.a
24 to 35 mths	1.10% p.a
36 to 47 mths	1.20% p.a
48 to 59 mths	1.25% p.a
60 mths	1.30% p.a

Note: Minimum investment amount is \$2000-, rates for shorter terms and amounts in excess of \$500,000- are available by calling the Partner Solutions and Support team on 1300 133 673.

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### Staff At Call Investment (Interest paid monthly)

< \$10,000	0.01% p.a
\$10,000 to < \$20,000	0.05% p.a
\$20,000 to < \$50,000	0.05% p.a
\$50,000 to < \$100,000	0.05% p.a
\$100,000 to < \$250,000	0.10% p.a
\$250,000 & over	0.25% p.a

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

### Higher Values Online Investment

(Interest paid monthly)

0.35% p.a

### Self Help Investment (Interest benefit paid quarterly)

<b>Effective 1 April 2020</b>	0.90% p.a
<b>Effective 1 July 2020</b>	0.40% p.a

### Funeral Investment

(Interest paid every 6 months)

0.25% p.a

### Minister and Staff Loans (Interest charged monthly)

Car Loans	4.70% p.a
Personal Loans	7.00% p.a
Housing Loan	3.25% p.a