

# 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)

### At Call Investment (Interest paid monthly)

< \$10,000	0.05% 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	0.10% p.a
\$100,000 to < \$250,000	0.20% 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.

### Self Help Schemes (Interest quarterly)

Self Help Settlement Facility (set 1 <sup>st</sup> each quarter) ( <b>Effective 1 April 2020</b> )	0.40% p.a.
Self Help Settlement Facility (set 1 <sup>st</sup> each quarter) ( <b>Effective from 1 July 2020</b> )	0.15% p.a
Self Help Loan (set 1 <sup>st</sup> each Quarter)* ( <b>Effective 1 April 2020</b> )	3.55% p.a
Self Help Loan (set 1 <sup>st</sup> each Quarter)* ( <b>Effective from 1 July 2020</b> )	3.30% p.a

### Cheque and Ministers Expense Facilities (Interest paid monthly)

< \$10,000	0.01% p.a
\$10,000 to < \$50,000	0.01% p.a
>\$50,000	0.05% p.a

### Fixed Term Investments (Interest paid annually and at maturity)

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

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	0.01% p.a
\$20,000 to < \$100,000	0.05% p.a
\$100,000 to < \$1,000,000	0.20% p.a
\$1,000,000 & over	0.25% p.a

### Loan & Overdraft Facilities (Debit Interest) Rates (Interest charged monthly or quarterly)

Church Loan	4.55% p.a
<b>Overdrawn Interest Rate</b>	<b>8.90% p.a</b>
<b>Overdraft Interest Rate (Approved Limit)</b> (Interest charged monthly)	<b>6.65% p.a</b>

#### Disclaimer

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