

# 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 11 November 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	0.20% p.a
12 to 23 mths	0.25% p.a
24 to 35 mths	0.40% p.a
36 to 47 mths	0.50% p.a
48 to 59 mths	0.60% p.a
60 mths	0.65% p.a

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

6 to 11 mths	0.35% p.a
12 to 23 mths	0.40% p.a
24 to 35 mths	0.55% p.a
36 to 47 mths	0.65% p.a
48 to 59 mths	0.75% p.a
60 mths	0.80% p.a

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

6 to 11 mths	0.65% p.a
12 to 23 mths	0.70% p.a
24 to 35 mths	0.85% p.a
36 to 47 mths	0.95% p.a
48 to 59 mths	1.05% p.a
60 mths	1.10% p.a

### Fixed Term Investments:

*Interest paid monthly*

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

12 to 23 mths	0.30% p.a
24 to 35 mths	0.45% p.a
36 to 47 mths	0.55% p.a
48 to 59 mths	0.65% p.a
60 mths	0.70% p.a

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

12 to 23 mths	0.60% p.a
24 to 35 mths	0.75% p.a
36 to 47 mths	0.85% p.a
48 to 59 mths	0.95% p.a
60 mths	1.00% 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	0.10% p.a
\$100,000 to < \$250,000	0.15% p.a
\$250,000 & over	0.20% 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)

0.20% p.a

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

**Effective 1 July 2020**

0.40% p.a

**Effective 1 January 2021**

0.25% p.a

### Funeral Investment

(Interest paid every 6 months)

0.25% p.a

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

Car Loans	4.55% p.a
Personal Loans	6.85% p.a
Housing Loan	3.10% p.a