

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

Email us at contactus@unitingfinancial.com.au

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.

Self Help Schemes (Interest quarterly)

Self Help Settlement Facility (set 1 st each quarter) (Effective from 1 July 2020)	0.15% p.a.
Self Help Settlement Facility (set 1 st each quarter) (Effective 1 January 2021)	0.15% p.a.
Self Help Loan (set 1 st each Quarter)* (Effective from 1 July 2020)	3.30% p.a.
Self Help Loan (set 1 st each Quarter)* (Effective 1 January 2021)	3.15% 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	0.65% p.a
12 to 23 Months	0.70% p.a
24 to 35 Months	0.85% p.a
36 to 47 Months	0.95% p.a
48 to 59 Months	1.05% p.a
60 Months	1.10% 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	0.25% p.a
\$20,000 to < \$100,000	0.35% p.a
\$100,000 to < \$1,000,000	0.45% p.a
\$1,000,000 & over	0.55% p.a

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

Church Loan	4.40% p.a
Overdrawn Interest Rate	8.75% p.a
Overdraft Interest Rate (Approved Limit) (Interest charged monthly)	6.50% p.a

Disclaimer

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