

Schedule of Interest Rates – Investment Accounts

Interest rates are correct as at 6 May 2021.

1. Investment accounts

Term Deposit					
Term	Interest Credited				
>\$5,000	Maturity	Monthly	Quarterly	Half Yearly	Annually
1 Month	0.15%				
2 Months	0.15%				
3 Months	0.50%				
4 Months	0.45%				
5 Months	0.45%				
6 Months	0.45%				
7 Months	0.45%				
8 Months	0.45%				
9 Months	0.60%				
10 Months	0.40%				
11 Months	0.40%				
1 Year	0.50%	0.49%	0.49%	0.49%	
2 Years				0.49%	0.50%
3 Years				0.48%	0.49%
4 Years				0.39%	0.40%
5 Years				0.49%	0.50%

SMSF Term Deposit			
Term	Interest Credited		
>\$5,000	Maturity	Half Yearly	Annually
1 Month	0.15%		
2 Months	0.15%		
3 Months	0.45%		
4 Months	0.40%		
5 Months	0.40%		
6 Months	0.35%		
7 Months	0.40%		
8 Months	0.40%		
9 Months	0.55%		
10 Months	0.40%		
11 Months	0.35%		
1 Year	0.45%		
2 Years		0.40%	0.45%
3 Years		0.39%	0.44%
4 Years		0.30%	0.35%
5 Years		0.25%	0.30%

Term Deposit interest rates are subject to change without notice. Full terms and conditions are available on application. Early redemption is subject to approval. An interest rate adjustment or penalty may apply. For more information please refer to the 'Schedule of Fees, Charges and Transaction Limits' available at www.australianunity.com.au/banking.

4. Accounts Closed to New Customers

Accounts Closed to New Customers	
Product	Interest Rate p.a.
S1 Everyday Transaction Account	0.01%
Business Account	0.01%
Net Invest Account	0.45%
Cash Management Account	0.30%
Golden Saver Account	
	For balances up to \$48,000
	0.01%
	For the balance over \$48,001+
	1.00%

IMPORTANT INFORMATION

The interest rates quoted within this schedule apply to the transaction and savings accounts listed. The interest rates are effective as at the date of this schedule and apply to new and existing customers as indicated. Australian Unity reserves the right to change interest rates and fees and charges at any time. Fees and charges apply and product terms and conditions available on application. Please refer to [Terms of Use](#) before applying for any product.

Australian Unity Bank Limited is covered by the Australian Government guarantee on deposits, for more information please view our [page](#).