

Schedule of Interest Rates – Lending

Effective 20 September 2021

Home Loan – Owner Occupier														
Product	Payment Type	Loan Valuation Ratio	Variable Rate Discounted		Variable Rate Standard		1 Year Fixed Rate		2 Year Fixed Rate		3 Year Fixed Rate		5 Year Fixed Rate	
			Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Kickstarter Home Loan ¹	Principal and Interest	LVR <70%	2.29%	2.32%	3.61%	3.64%	-	-	-	-	-	-	-	-
		LVR <80%	2.39%	2.42%	3.76%	3.79%	-	-	-	-	-	-	-	-
		LVR <90% ²	2.54%	2.57%	3.91%	3.94%	-	-	-	-	-	-	-	-
Health Wealth Happiness Home Loan ³	Principal and Interest	LVR <70%	2.44%	2.47%	3.61%	3.64%	2.14%	2.45%	2.14%	2.42%	2.29%	2.44%	2.89%	2.65%
		LVR <80%	2.54%	2.57%	3.76%	3.79%	2.24%	2.55%	2.24%	2.52%	2.39%	2.54%	2.99%	2.75%
		LVR <90% ²	2.69%	2.72%	3.91%	3.94%	2.39%	2.70%	2.39%	2.67%	2.54%	2.69%	3.14%	2.90%
	Interest Only	LVR < 70%	3.14%	3.17%	4.36%	4.39%	2.50%	3.12%	2.50%	3.06%	2.50%	3.01%	3.35%	3.26%
		LVR <80%	3.24%	3.26%	4.51%	4.54%	2.60%	3.22%	2.60%	3.16%	2.60%	3.11%	3.45%	3.36%
		LVR <90% ²	3.39%	3.41%	4.66%	4.69%	2.75%	3.37%	2.75%	3.31%	2.75%	3.26%	3.60%	3.51%
Health Wealth Happiness Package ³	Principal and Interest	LVR <70%	2.29%	2.72%	3.61%	4.01%	1.99%	2.70%	1.99%	2.67%	2.14%	2.69%	2.74%	2.90%
		LVR <80%	2.39%	2.82%	3.76%	4.15%	2.09%	2.80%	2.09%	2.77%	2.24%	2.79%	2.84%	2.99%
		LVR <90% ²	2.54%	2.97%	3.91%	4.30%	2.24%	2.94%	2.24%	2.92%	2.39%	2.93%	2.99%	3.14%
	Interest Only	LVR <70%	2.99%	3.40%	4.36%	4.74%	2.35%	3.35%	2.35%	3.29%	2.35%	3.25%	3.20%	3.49%
		LVR <80%	3.09%	3.50%	4.51%	4.88%	2.45%	3.44%	2.45%	3.39%	2.45%	3.34%	3.30%	3.58%
		LVR <90% ²	3.24%	3.65%	4.66%	5.03%	2.60%	3.59%	2.60%	3.54%	2.60%	3.49%	3.45%	3.73%

Home Loan – Investor														
Product	Payment Type	Loan Valuation Ratio	Variable Rate Discounted		Variable Rate Standard		1 Year Fixed Rate		2 Year Fixed Rate		3 Year Fixed Rate		5 Year Fixed Rate	
			Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Wealth Builder Investor Loan ⁴	Principal and Interest	LVR <70%	2.64%	2.67%	3.56%	3.59%	2.50%	2.66%	2.50%	2.65%	2.50%	2.64%	3.15%	2.87%
		LVR <80%	2.69%	2.72%	3.81%	3.84%	2.55%	2.71%	2.55%	2.70%	2.60%	2.70%	3.20%	2.92%
		LVR <90% ²	2.94%	2.97%	3.91%	3.94%	2.80%	2.96%	2.80%	2.95%	2.70%	2.91%	3.45%	3.18%
	Interest Only	LVR <70%	2.99%	3.01%	4.31%	4.34%	2.60%	2.99%	2.60%	2.96%	2.60%	2.93%	3.25%	3.13%
		LVR <80%	3.04%	3.06%	4.56%	4.59%	2.65%	3.04%	2.65%	3.01%	2.70%	2.99%	3.30%	3.18%
		LVR <90% ²	3.29%	3.31%	4.66%	4.69%	2.90%	3.29%	2.90%	3.26%	2.80%	3.20%	3.55%	3.43%
Wealth Builder Investor Package ⁴	Principal and Interest	LVR <70%	2.49%	2.92%	3.46%	3.86%	2.35%	2.91%	2.35%	2.90%	2.35%	2.88%	3.00%	3.12%
		LVR <80%	2.54%	2.97%	3.81%	4.20%	2.40%	2.95%	2.40%	2.94%	2.45%	2.94%	3.05%	3.16%
		LVR <90% ²	2.79%	3.21%	3.91%	4.30%	2.65%	3.20%	2.65%	3.19%	2.55%	3.15%	3.30%	3.41%
	Interest Only	LVR <70%	2.84%	3.26%	4.26%	4.64%	2.45%	3.22%	2.45%	3.19%	2.45%	3.16%	3.10%	3.36%
		LVR <80%	2.89%	3.31%	4.56%	4.93%	2.50%	3.27%	2.50%	3.24%	2.55%	3.22%	3.15%	3.41%
		LVR <90% ²	3.14%	3.55%	4.66%	5.03%	2.75%	3.51%	2.75%	3.48%	2.65%	3.43%	3.40%	3.65%

Credit Card		
Product	Purchase Rate p.a.	Cash Advance Rate p.a.
Low Rate Visa Credit Card	9.90%	18.99%

Personal Loan		
Product	Interest Rate p.a.	Comparison Rate p.a.
Car Loan	6.99%	8.34%
Secured Personal Loan	8.99%	10.34%
Unsecured Personal Loan	14.99%	16.36%

Products closed to new customers														
Product	Payment Type	Loan Valuation Ratio	Variable Standard		1 Year Fixed		2 Years Fixed		3 Years Fixed		4 Years Fixed		5 Years Fixed	
			Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Standard Choice Home Loan	Principal and Interest	LVR <80%	3.91%	3.94%	2.89%	3.85%	2.89%	3.76%	2.89%	3.68%	3.09%	3.67%	3.09%	3.62%
	Interest Only	LVR <80%	4.66%	4.69%	3.35%	4.57%	3.35%	4.46%	3.35%	4.35%	3.45%	4.29%	3.45%	4.20%
Premium Choice Home Loan Package	Principal and Interest	LVR <80%	3.91%	4.30%	2.74%	4.19%	2.74%	4.09%	2.74%	4.00%	2.94%	3.98%	2.94%	3.91%
	Interest Only	LVR <80%	4.66%	5.03%	3.20%	4.89%	3.20%	4.77%	3.20%	4.65%	3.30%	4.57%	3.30%	4.48%
Standard Choice Investor Loan	Principal and Interest	LVR <80%	3.91%	3.94%	3.20%	3.88%	3.20%	3.82%	3.20%	3.76%	3.30%	3.74%	3.30%	3.70%
	Interest Only	LVR <80%	4.66%	4.69%	3.30%	4.57%	3.30%	4.45%	3.30%	4.34%	3.40%	4.27%	3.40%	4.18%
Premium Choice Investor Package	Principal and Interest	LVR <80%	3.91%	4.30%	3.05%	4.22%	3.05%	4.15%	3.05%	4.08%	3.15%	4.05%	3.15%	4.00%
	Interest Only	LVR <80%	4.66%	5.03%	3.15%	4.89%	3.15%	4.76%	3.15%	4.64%	3.25%	4.56%	3.25%	4.46%
SMSF Limited Recourse Investment Loan (LRIL)	Principal and Interest	LVR <80%	6.43%	6.61%	5.95%	6.56%	5.99%	6.52%	6.19%	6.54%	6.30%	6.56%	6.35%	6.57%
	Interest Only	LVR <80%	6.93%	7.11%	6.45%	7.06%	6.49%	7.02%	6.69%	7.02%	6.80%	7.06%	6.85%	7.08%
Visa Credit Card with Cash Rewards	Purchase Rate: 16.58%							Cash Advance Rate: 18.99%						
Personal Overdraft	Cash Advance Rate: 12.99%													

IMPORTANT INFORMATION

The interest rates quoted within this schedule apply to owner occupier home loans, investment loans, consumer lending and SMSF lending. 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. Normal lending criteria apply. Applications are subject to normal credit approval. Full terms and conditions, standard fees and charges are available from us or by visiting our [Terms of Use](#) page. Home loans must be fully secured by real estate property mortgage

¹ Available for new loans only. The rate includes a 1.17% discount off the standard variable rate for the Kickstarter Home Loan. The 1.17% discount for the Kickstarter Home Loan includes a 0.75% conditional product discount and campaign sign on discount of 0.42%. To maintain access to the ongoing discount the repayments for your loan must be debited from an Australian Unity transaction account.

² If you're borrowing more than 80% of the value of the property you will need to pay additional fees called Lenders Mortgage Insurance (LMI)

³ Available for new loans only. **Principal & interest loans:** The rate includes a 0.86% discount off the standard variable rate for the Health Wealth Happiness Home Loan, 1.01% discount off the standard variable rate for the Health Wealth Happiness Home Loan Package. The 0.86% discount for Health Wealth Happiness Home Loan includes a 0.60% conditional product discount and a campaign sign on discount of 0.26%. The 1.01% discount for Health Wealth Happiness Home Loan Package includes a 0.60% conditional product discount and a campaign sign on discount of 0.41%. To maintain access to the ongoing discount the repayments for your loan must be debited from an Australian Unity transaction or offset account. **Interest only loans:** The rate includes a 0.92% discount off the standard variable rate for the Health Wealth Happiness Home Loan, 1.07% discount off the standard variable rate for the Health Wealth Happiness Home Loan Package. The 0.92% discount for Health Wealth Happiness Home Loan includes a 0.60% conditional product discount and a campaign sign on discount of 0.32%. The 1.07% discount for Health Wealth Happiness Home Loan Package includes a 0.60% conditional product discount and a campaign sign on discount of 0.47%. To maintain access to the ongoing discount the repayments for your loan must be debited from an Australian Unity transaction or offset account.

⁴ Available for new loans only. **Principal & interest loans:** The rate includes a 0.52% discount off the standard variable rate for the Wealth Builder Investor Loan, 0.67% discount off the standard variable rate for the Wealth Builder Investor Loan Package. The 0.52% discount for Wealth Builder Home Loan includes a 0.30% conditional product discount and a campaign sign on discount of 0.22%. The 0.67% discount for Wealth Builder Investor Loan Package includes a 0.30% conditional product discount and a campaign sign on discount of 0.37% discount. To maintain access to the ongoing product discount the repayments for your loan must be debited from an Australian Unity transaction or offset account. **Interest only loans:** The rate includes a 1.02% discount off the standard variable rate for the Wealth Builder Investor Loan, 1.17% discount off the standard variable rate for the Wealth Builder Investor Loan Package. The 1.02% discount for Wealth Builder Home Loan includes a 0.30% conditional product discount and a campaign sign on discount of 0.72%. The 1.17% discount for Wealth Builder Investor Loan Package includes a 0.30% conditional product discount and a campaign sign on discount of 0.87% discount. To maintain access to the ongoing product discount the repayments for your loan must be debited from an Australian Unity transaction or offset account.

COMPARISON RATES

Home Loans: Comparison Rate is based on a secured loan \$150,000 over a term of 25 years with fortnightly repayments. WARNING: the Comparison Rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers are not included in the comparison rate but may influence the cost of the loan. Comparison rates for variable Interest Only loans are based on an initial 5 year Interest Only period. Comparison rates for fixed Interest Only loans are based on an initial Interest Only period equal to the fixed period. During an interest only period, your interest only payments will not reduce your loan balance. This may mean you pay more interest over the life of the loan.

Secured Personal Loans and Car Loans: Comparison rate calculation is based on a secured loan of \$10,000 for a term of 3 years with fortnightly repayments unless otherwise stated. WARNING: The Comparison Rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers are not included in the comparison rate but may influence the cost of the loan.

Unsecured Personal Loans: Comparison rate calculation is based on an unsecured loan of \$10,000 for a term of 3 years with fortnightly repayments unless otherwise stated. WARNING: The Comparison Rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers are not included in the comparison rate but may influence the cost of the loan.