

Schedule of Interest Rates – Transaction and Savings Accounts

Interest rates are correct as at 24th November 2023

1. Transaction Accounts

Transaction Accounts	
Product	Interest Rate p.a.
S39 Healthy Banking Everyday Transaction Account	0.00%
SMSF Cash Management Account	2.60%
Account Overdrawn Penalty Rate	15.18%

2. Savings Accounts

Savings Accounts		
Product	Variable Interest Rate p.a.	Bonus Interest Rate p.a.
Active Saver Account	0.01%	4.74% ¹
Easy Saver Plus Account	4.10%	1.00% ²
Kids Saver Account	1.00%	1.75% ³
Freedom Saver Account ⁴ rates Effective until 1 January 2024		
Account Balance Range	Variable Interest Rate p.a. (Effective 24/11/23)	
Up to \$50,000	5.50%	
Over \$50,000 to \$250,000	5.25%	
Over \$250,000 to \$500,000	4.75%	
Over \$500,000 to \$5m	4.25%	
Freedom Saver Account ⁴ rates Effective from 2 January 2024		
Account Balance Range	Variable Interest Rate p.a. (Effective 02/01/2024)	
Up to \$50,000	5.20%	
Over \$50,000 to \$250,000	5.10%	
Over \$250,000 to \$500,000	4.75%	
Over \$500,000 to \$5m	4.25%	

¹ To earn the variable bonus interest rate, each month you must deposit \$250 or more from a linked Australian Unity Transaction Account (deposit excludes any interest earned in the Active Saver Account) and not make any withdrawals throughout the month. Balances up to \$500k are eligible to earn the bonus interest rate, however any balances above \$500k will earn the base variable interest rate only. Interest is calculated daily and paid monthly. Active Saver Accounts are required to have a linked Australian Unity Transaction Account and all withdrawals must be made via the linked Transaction Account. The Account is only available to new customers aged 16 or over. Bonus interest rate offer is limited to 1 Account per customer. Customers cannot open a new Account within 90 days of closure of the same type of Australian Unity savings or transaction Account. Refer to the [Schedule of Fees, Charges and Transaction Limits booklet](#) for more details on fees applicable to the Australian Unity Transaction Account and the Active Saver Account. Interest rates are subject to change at Australian Unity Bank's discretion and in accordance with the relevant notice period prescribed within the [Australian Unity Bank Transaction, Savings and Investment Products Terms and Conditions](#).

² Total introductory variable interest rate for the Easy Saver Plus Account includes a variable interest base rate and a variable bonus interest rate, subject to the following conditions. The variable bonus interest rate is payable for up to 4 months from the account open date, after which only the variable interest base rate will apply to the Account. The variable bonus interest rate applicable to a customer's Easy Saver Plus Account at the opening of the Account will be the

variable bonus interest rate applied to the Account for the duration of the 4-month introductory period. The variable bonus interest rate is an interest rate calculated on the balance of an Easy Saver Plus Account on top of the variable interest base rate. The variable bonus interest rate is limited to one account per customer, including where a customer holds an Easy Saver Plus Account jointly with another customer. The variable bonus interest rate is offered as a once-off 4 month introductory offer. The Easy Saver Plus Account is only available for customers who have never held an Easy Saver Plus Account before. Customers must be aged 16 or over to open an Easy Saver Plus Account. Easy Saver Plus Accounts are required to have a linked Australian Unity Transaction account and all withdrawals must be made via the linked Transaction Account. Interest is calculated on the daily Account balance and credited to the Account monthly (on the last calendar day of the month). A 'month' commences on the first calendar day of a month and concludes on the last calendar day of the same month. Refer to the [Schedule of Fees, Charges and Transaction Limits booklet](#) for more details on fees applicable to the Australian Unity Transaction Account and the Easy Saver Plus Account. Interest rates are subject to change at Australian Unity Bank's discretion and in accordance with the relevant notice period prescribed within the [Australian Unity Bank Transaction, Savings and Investment Products Terms and Conditions](#).

³ To earn the bonus interest rate, each month you must deposit \$5 or more from any Account (deposit excludes any interest earned in the Kids Saver Account) and not make any withdrawals throughout the month. Balances up to \$20k are eligible to earn the bonus interest rate, however any balances above \$20k will earn the base variable interest rate only. Interest is calculated daily and paid monthly. The Account is only available to new customers aged 14 years and younger. Bonus interest rate offer is limited to 1 Account per customer. Refer to the [Schedule of Fees, Charges and Transaction Limits booklet](#) for more details on fees applicable to the Australian Unity Transaction Account and the Kids Saver Account. Interest rates are subject to change at Australian Unity Bank's discretion and in accordance with the relevant notice period prescribed within the [Australian Unity Bank Transaction, Savings and Investment Products Terms and Conditions](#).

⁴ The ongoing variable interest rate applicable to the Freedom Saver Account is determined by the value of the balance in the Freedom Saver Account. Balances up to \$5,000,000.00 are eligible to earn interest as outlined by the interest tiering structure set out in the '[Schedule of Interest Rates – Transaction and Savings Accounts](#)'. When your balance increases to the next interest rate tier you will receive the interest rate for that tier on the entire balance of your Freedom Saver Account. Interest is calculated daily and paid monthly. Balances over \$5,000,000.00 will not earn interest. Freedom Saver Accounts are required to have a linked Australian Unity Transaction Account and all withdrawals must be made via the linked Transaction Account. The Freedom Saver Account is only available to new customers aged 16 or over. Offer is limited to 1 Account per customer. Customers cannot open a new Account within 90 days of closure of the same type of Australian Unity savings or transaction Account. Refer to the '[Schedule of Fees, Charges and Transaction Limits](#)' booklet for more details on fees applicable to the Australian Unity Bank Transaction Account and Freedom Saver Account. Interest rates are subject to change at Australian Unity Bank's discretion and in accordance with the relevant notice period prescribed within the '[Australian Unity Bank Transaction, Savings and Investment Products Terms and Conditions](#)'.

3. 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	2.85%
Cash Management Account	2.60%
Golden Saver Account	
	For balances up to \$48,000
	For the balance over \$48,001+
Easy Saver Account	per your Easy Saver rate*

* Please refer to the Easy Saver interest rate displayed in your internet banking.

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 and Conditions](#) 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](#).