

Schedule of Interest Rates – Lending

Interest rates are correct as at 31 January 2019

1. Credit Cards

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

2. Personal Loans

Personal Loans		
Product	Interest Rate p.a.	Comparison Rate p.a. [^]
Car Loan	6.99%	8.34%
Secured Loan	8.99%	10.34%
Unsecured Loan	11.99%	13.35%

[^] **WARNING** - Comparison rate calculation is based on a loan of \$10,000 over 3 years with fortnightly repayments unless otherwise stated. The comparison rates apply only to the example/s given. Normal lending criteria applies, interest rate is per annum and is variable. 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. All interest rates are subject to change without notice.

3. Basic Home Loan

Basic Home Loan – Principal and Interest		
Product	Variable Interest Rate p.a.	Comparison Rate p.a.*
Kickstarter Home Loan ¹	3.64%	3.67%
Standard Variable Rate	4.76%	4.79%

Australian Unity Bank Limited

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4. Home Loans

Health, Wealth and Happiness Home Loan – Principal and Interest				
	Home Loan		Package Home Loan	
Product	Interest Rate p.a.	Comparison Rate p.a.*	Interest Rate p.a.	Comparison Rate p.a.*
Health, Wealth and Happiness Home Loan ²	3.99%	4.02%	3.84%	4.23%
Standard Variable Rate	4.76%	4.79%	4.76%	4.79%
Product	Interest Rate p.a.	Comparison Rate p.a.*	Interest Rate p.a.	Comparison Rate p.a.*
1 Year Fixed Rate	3.99%	4.02%	3.94%	4.24%
3 Year Fixed Rate [#]	3.84%	3.99%	3.79%	4.22%
5 Year Fixed Rate	4.40%	4.19%	4.35%	4.44%

Health, Wealth and Happiness Home Loan – Interest Only				
	Home Loan		Package Home Loan	
Product	Interest Rate p.a.	Comparison Rate p.a.*	Interest Rate p.a.	Comparison Rate p.a.*
Health, Wealth and Happiness Home Loan ²	4.79%	4.82%	4.64%	5.01%
Standard Variable Rate	5.51%	5.54%	5.51%	5.54%
Product	Interest Rate p.a.	Comparison Rate p.a.*	Interest Rate p.a.	Comparison Rate p.a.*
1 Year Fixed Rate	4.94%	4.84%	4.89%	5.03%
3 Year Fixed Rate [#]	4.79%	4.82%	4.74%	5.04%
5 Year Fixed Rate	5.35%	5.06%	5.30%	5.29%

5. Investment Loans

Wealth Builder Investment Loan – Principal and Interest				
	Investment Loan		Package Investment Loan	
Product	Interest Rate p.a.	Comparison Rate p.a.*	Interest Rate p.a.	Comparison Rate p.a.*
Wealth Builder Investment Loan ³	4.39%	4.42%	4.24%	4.62%
Standard Variable Rate	4.79%	4.82%	4.79%	4.82%
Product	Interest Rate p.a.	Comparison Rate p.a.*	Interest Rate p.a.	Comparison Rate p.a.*
1 Year Fixed Rate	4.44%	4.43%	4.39%	4.63%
3 Year Fixed Rate [#]	4.64%	4.49%	4.59%	4.71%
5 Year Fixed Rate	4.85%	4.62%	4.80%	4.85%

Wealth Builder Investment Loan – Interest Only				
	Investment Loan		Package Investment Loan	
Product	Interest Rate p.a.	Comparison Rate p.a.*	Interest Rate p.a.	Comparison Rate p.a.*
Wealth Builder Investment Loan ³	4.69%	4.72%	4.54%	4.91%
Standard Variable Rate	5.54%	5.57%	5.54%	5.57%
Product	Interest Rate p.a.	Comparison Rate p.a.*	Interest Rate p.a.	Comparison Rate p.a.*
1 Year Fixed Rate	4.74%	4.73%	4.69%	4.93%
3 Year Fixed Rate [#]	4.74%	4.74%	4.69%	4.95%
5 Year Fixed Rate	5.15%	4.92%	5.10%	5.15%

6. SMSF Lending

SMSF Limited Recourse Investment Loan (LRIL)				
	Principal and Interest		Interest Only	
Product	Interest Rate p.a.	Comparison Rate p.a.*	Interest Rate p.a.	Comparison Rate p.a.*
SMSF LRIL	6.43%	6.61%	6.93%	7.11%
Product	Interest Rate p.a.	Comparison Rate p.a.*	Interest Rate p.a.	Comparison Rate p.a.*
1 Year Fixed Rate	5.95%	6.56%	6.45%	7.06%
2 Year Fixed Rate	5.99%	6.52%	6.49%	7.02%
3 Year Fixed Rate	6.19%	6.54%	6.69%	7.02%
4 Year Fixed Rate	6.30%	6.56%	6.80%	7.06%
5 Year Fixed Rate	6.35%	6.57%	6.85%	7.08%

Accounts Closed to New Customers

Please note the accounts noted below are closed to new customers.

7. Home Loans - Closed to new customers

Home Loans – Principal and Interest				
	Standard Choice		Premium Choice	
Product	Interest Rate p.a.	Comparison Rate p.a.*	Interest Rate p.a.	Comparison Rate p.a.*
Variable Interest Rate	4.76%	4.79%	4.76%	5.13%
Product	Interest Rate p.a.	Comparison Rate p.a.*	Interest Rate p.a.	Comparison Rate p.a.*
1 Year Fixed Rate	3.94%	4.72%	3.94%	5.05%
3 Year Fixed Rate	3.84%	4.55%	3.79%	4.87%
5 Year Fixed Rate	4.40%	4.65%	4.35%	4.96%

Home Loans – Interest Only				
	Standard Choice		Premium Choice	
Product	Interest Rate p.a.	Comparison Rate p.a.*	Interest Rate p.a.	Comparison Rate p.a.*
Variable Interest Rate	5.51%	5.54%	5.51%	5.86%
Product	Interest Rate p.a.	Comparison Rate p.a.*	Interest Rate p.a.	Comparison Rate p.a.*
1 Year Fixed Rate	4.94%	5.49%	4.89%	5.80%
3 Year Fixed Rate	4.79%	5.35%	4.74%	5.65%
5 Year Fixed Rate	5.35%	5.48%	5.30%	5.77%

8. Investment Loans - Closed to new customers

Investment Loans – Principal and Interest				
	Standard Choice		Premium Choice	
Product	Interest Rate p.a.	Comparison Rate p.a.*	Interest Rate p.a.	Comparison Rate p.a.*
Variable Interest Rate	4.79%	4.82%	4.79%	5.16%
Product	Interest Rate p.a.	Comparison Rate p.a.*	Interest Rate p.a.	Comparison Rate p.a.*
1 Year Fixed Rate	4.44%	4.79%	4.39%	5.12%
3 Year Fixed Rate	4.64%	4.78%	4.59%	5.10%
5 Year Fixed Rate	4.85%	4.85%	4.80%	5.16%

Investment Loans – Interest Only				
	Standard Choice		Premium Choice	
Product	Interest Rate p.a.	Comparison Rate p.a.*	Interest Rate p.a.	Comparison Rate p.a.*
Variable Interest Rate	5.54%	5.57%	5.54%	5.89%
Product	Interest Rate p.a.	Comparison Rate p.a.*	Interest Rate p.a.	Comparison Rate p.a.*
1 Year Fixed Rate	4.74%	5.50%	4.69%	5.81%
3 Year Fixed Rate	4.74%	5.36%	4.69%	5.66%
5 Year Fixed Rate	5.15%	5.41%	5.10%	5.71%

9. Consumer Lending - Closed to new customers

Accounts Closed to New Customers		
Product	Purchase Rate p.a.	Cash Advance Rate p.a.
Visa Credit Card with Cash Rewards	16.58%	18.99%
Product	Interest Rate p.a.	
Personal Overdraft	12.99%	

IMPORTANT INFORMATION

The home loan interest rates quoted above apply to owner occupier home loans, investment loans, consumer lending and SMSF lending. The interest rates are effective at the date of this schedule and apply to new and existing customers. Information in this schedule is subject to change

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.

* **WARNING:** The Comparison Rates are based on a secured loan \$150,000 over a term of 25 years with fortnightly repayments. The Comparison Rates apply 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.

¹ The rate includes a 1.12% discount off the standard variable rate for the Kick Starter Home Loan. The 1.12% discount for the Kick Starter Home Loan includes a 0.75% product discount and for a limited time an additional 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.

² The rate includes a 0.77% discount off the standard variable rate for the Health, Wealth and Happiness home loan, 0.92% discount off the standard variable rate for the Health, Wealth and Happiness Package. The 0.77% discount for Health, Wealth and Happiness Home Loan includes a 0.60% product discount and for a limited time an additional 0.17% discount. The 0.77% discount for Health, Wealth and Happiness Package includes a 0.60% product discount and for a limited time an additional 0.32% 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.

³ The rate includes a 0.40% discount off the standard variable rate for the Wealth Builder Home Loan, 0.55% discount off the standard variable rate for the Wealth Builder Package. The 0.40% discount for Wealth Builder Package includes a 0.30% product discount and for a limited time an additional 0.10% discount. The 0.55% discount for Wealth Builder Package includes a 0.30% product discount and for a limited time an additional 0.25% 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.

The published fixed rates include the 0.10% fixed rate discount. The repayments for your fixed rate loan must be debited from your Australian Unity transaction or offset account for you to continue to receive this discount. No further discounts apply on specials for all Australian Unity home loans.

Interest rates for Australian Unity products are available at www.australianunity.com.au/banking

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