

Schedule of Interest Rates – Lending

Interest rates are correct as at 20 June 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 Personal Loan	8.99%	10.34%
Unsecured Personal Loan	11.99%	13.35%

[^]**WARNING** - Comparison rate calculation is based on a loan of \$10,000 over 3 years with fortnightly repayments. The comparison rates apply only to the example/s given. Normal lending criteria applies, interest rate is per annum. 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

Principal & interest		
Kickstarter Home Loan		
Variable Rates	Interest Rate p.a.	Comparison Rate p.a.*
Discounted Variable Rate ¹	3.44%	3.47%
Standard Variable Rate	4.51%	4.54%

Australian Unity Bank Limited

ABN: 30 087 652 079 **AFSL/Australian Credit Licence:** 237994 **BSB** 803-228

GPO BOX 1801 Melbourne VIC 3001 **T:** 1300 790 740 **E:** bankingsupport@australianunity.com.au **W:** australianunity.com.au/banking

4. Home Loans

Principal & interest				
	Health Wealth Happiness Home Loan		Health Wealth Happiness Home Loan Package	
Variable Rates	Interest Rate p.a.	Comparison Rate p.a.*	Interest Rate p.a.	Comparison Rate p.a.*
Discounted Variable Rate ²	3.74%	3.77%	3.59%	3.99%
Standard Variable Rate	4.51%	4.54%	4.51%	4.88%
Fixed Rates	Interest Rate p.a.	Comparison Rate p.a.*	Interest Rate p.a.	Comparison Rate p.a.*
1 Year Fixed Rate	3.74%	3.77%	3.59%	3.99%
3 Year Fixed Rate	3.64%	3.75%	3.49%	3.96%
5 Year Fixed Rate	4.04%	3.90%	3.89%	4.11%

Interest only				
	Health Wealth Happiness Home Loan		Health Wealth Happiness Home Loan Package	
Variable Rates	Interest Rate p.a.	Comparison Rate p.a.*	Interest Rate p.a.	Comparison Rate p.a.*
Discounted Variable Rate ²	4.44%	4.47%	4.24%	4.62%
Standard Variable Rate	5.26%	5.29%	5.26%	5.62%
Fixed Rates	Interest Rate p.a.	Comparison Rate p.a.*	Interest Rate p.a.	Comparison Rate p.a.*
1 Year Fixed Rate	4.30%	4.46%	4.20%	4.62%
3 Year Fixed Rate	4.25%	4.42%	4.15%	4.60%
5 Year Fixed Rate	4.99%	4.70%	4.89%	4.89%

5. Investor Loans

Principal & interest				
	Wealth Builder Investor Loan		Wealth Builder Investor Loan Package	
Variable Rates	Interest Rate p.a.	Comparison Rate p.a.*	Interest Rate p.a.	Comparison Rate p.a.*
Discounted Variable Rate ³	3.99%	4.02%	3.84%	4.23%
Standard Variable Rate	4.51%	4.54%	4.51%	4.88%
Fixed Rates	Interest Rate p.a.	Comparison Rate p.a.*	Interest Rate p.a.	Comparison Rate p.a.*
1 Year Fixed Rate	4.00%	4.03%	3.89%	4.24%
3 Year Fixed Rate	3.85%	3.99%	3.79%	4.22%
5 Year Fixed Rate	4.15%	4.09%	3.99%	4.29%

Interest only				
	Wealth Builder Investor Loan		Wealth Builder Investor Loan Package	
Variable Rates	Interest Rate p.a.	Comparison Rate p.a.*	Interest Rate p.a.	Comparison Rate p.a.*
Discounted Variable Rate ³	4.29%	4.32%	4.14%	4.52%
Standard Variable Rate	5.26%	5.29%	5.26%	5.62%
Fixed Rates	Interest Rate p.a.	Comparison Rate p.a.*	Interest Rate p.a.	Comparison Rate p.a.*
1 Year Fixed Rate	4.24%	4.32%	4.09%	4.52%
3 Year Fixed Rate	4.05%	4.26%	3.99%	4.48%
5 Year Fixed Rate	4.50%	4.41%	4.39%	4.62%

Accounts Closed to New Customers

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

6. SMSF Lending

SMSF Limited Recourse Investment Loan (LRIL)				
	Principal & interest		Interest only	
Variable Rate	Interest Rate p.a.	Comparison Rate p.a.*	Interest Rate p.a.	Comparison Rate p.a.*
Standard Variable Rate	6.43%	6.61%	6.93%	7.11%
Fixed Rates	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%

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7. Home Loans

Principal & interest				
	Standard Choice Home Loan		Premium Choice Home Loan Package	
Variable Rate	Interest Rate p.a.	Comparison Rate p.a.*	Interest Rate p.a.	Comparison Rate p.a.*
Standard Variable Rate	4.51%	4.54%	4.51%	4.88%
Fixed Rates	Interest Rate p.a.	Comparison Rate p.a.*	Interest Rate p.a.	Comparison Rate p.a.*
1 Year Fixed Rate	3.74%	4.47%	3.59%	4.80%
2 Year Fixed Rate	3.74%	4.40%	3.59%	4.72%
3 Year Fixed Rate	3.64%	4.32%	3.49%	4.62%
4 Year Fixed Rate	4.04%	4.38%	3.89%	4.68%
5 Year Fixed Rate	4.04%	4.35%	3.89%	4.63%

Interest only				
	Standard Choice Home Loan		Premium Choice Home Loan Package	
Variable Rate	Interest Rate p.a.	Comparison Rate p.a.*	Interest Rate p.a.	Comparison Rate p.a.*
Standard Variable Rate	5.26%	5.29%	5.26%	5.62%
Fixed Rates	Interest Rate p.a.	Comparison Rate p.a.*	Interest Rate p.a.	Comparison Rate p.a.*
1 Year Fixed Rate	4.30%	5.20%	4.20%	5.51%
2 Year Fixed Rate	4.30%	5.11%	4.20%	5.42%
3 Year Fixed Rate	4.25%	5.02%	4.15%	5.32%
4 Year Fixed Rate	4.99%	5.20%	4.89%	5.49%
5 Year Fixed Rate	4.99%	5.18%	4.89%	5.46%

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8. Investor Loans

Principal & interest				
	Standard Choice Investor Loan		Premium Choice Investor Loan Package	
Variable Rate	Interest Rate p.a.	Comparison Rate p.a.*	Interest Rate p.a.	Comparison Rate p.a.*
Standard Variable Rate	4.51%	4.54%	4.51%	4.88%
Fixed Rates	Interest Rate p.a.	Comparison Rate p.a.*	Interest Rate p.a.	Comparison Rate p.a.*
1 Year Fixed Rate	4.00%	4.50%	3.89%	4.83%
2 Year Fixed Rate	4.00%	4.45%	3.89%	4.77%
3 Year Fixed Rate	3.85%	4.37%	3.79%	4.70%
4 Year Fixed Rate	4.15%	4.42%	3.99%	4.71%
5 Year Fixed Rate	4.15%	4.40%	3.99%	4.67%

Interest only				
	Standard Choice Investor Loan		Premium Choice Investor Loan Package	
Variable Rate	Interest Rate p.a.	Comparison Rate p.a.*	Interest Rate p.a.	Comparison Rate p.a.*
Standard Variable Rate	5.26%	5.29%	5.26%	5.62%
Fixed Rates	Interest Rate p.a.	Comparison Rate p.a.*	Interest Rate p.a.	Comparison Rate p.a.*
1 Year Fixed Rate	4.24%	5.20%	4.09%	5.50%
2 Year Fixed Rate	4.24%	5.10%	4.09%	5.40%
3 Year Fixed Rate	4.05%	4.97%	3.99%	5.28%
4 Year Fixed Rate	4.50%	5.03%	4.39%	5.32%
5 Year Fixed Rate	4.50%	4.98%	4.39%	5.26%

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9. Consumer Lending - Closed to new customers

Consumer Credit Accounts		
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 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.

* 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. Normal lending criteria apply. 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.

¹ Available for new loans only. The rate includes a 1.07% discount off the standard variable rate for the Kickstarter Home Loan. The 1.07% discount for the Kickstarter Home Loan includes a 0.75% conditional product discount and campaign sign on discount of 0.32%. To maintain access to the ongoing discount the repayments for your loan must be debited from an Australian Unity transaction account.

² Available for new loans only. **Principal & interest loans:** The rate includes a 0.62% discount off the standard variable rate for the Health Wealth Happiness Home Loan, 0.77% discount off the standard variable rate for the Health Wealth Happiness Home Loan Package. The 0.62% discount for Health Wealth Happiness Home Loan includes a 0.60% conditional product discount and a campaign sign on discount of 0.02%. The 0.77% discount for Health Wealth Happiness Home Loan Package includes a 0.60% conditional product discount and a campaign sign on discount of 0.17%. 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 0.67% discount off the standard variable rate for the Health Wealth Happiness Home Loan, 0.82% discount off the standard variable rate for the Health Wealth Happiness Home Loan Package. The 0.67% discount for Health Wealth Happiness Home Loan includes a 0.60% conditional product discount and a campaign sign on discount of 0.07%. The 0.82% discount for Health Wealth Happiness Home Loan Package includes a 0.60% conditional product discount and a campaign sign on discount of 0.22%. To maintain access to the ongoing discount the repayments for your loan must be debited from an Australian Unity transaction or offset account.

³ Available for new loans only. **Principal & interest loans:** The rate includes a 0.30% discount off the standard variable rate for the Wealth Builder Investor Loan, 0.37% discount off the standard variable rate for the Wealth Builder Investor Loan Package. The 0.30% discount for Wealth Builder Home Loan includes a 0.30% conditional product discount and a campaign sign on discount of 0.20%. The 0.37% discount for Wealth Builder Investor Loan Package includes a 0.30% conditional product discount and a campaign sign on discount of 0.07% 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 0.67% discount off the standard variable rate for the Wealth Builder Investor Loan, 0.82% discount off the standard variable rate for the Wealth Builder Investor Loan Package. The 0.67% discount for Wealth Builder Home Loan includes a 0.30% conditional product discount and a campaign sign on discount of 0.37%. The 0.82% discount for Wealth Builder Investor Loan Package includes a 0.30% conditional product discount and a campaign sign on discount of 0.52% 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.

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