

## Schedule of Interest Rates - Transaction, Savings and Investment Accounts

Interest rates are correct as at 1 November 2020 – savings & transaction accounts

### 1. Transaction Accounts

Transaction Accounts	
Product	Interest Rate p.a.
S39 Healthy Banking Everyday Transaction Account	0.00%
SMSF Cash Management Account	0.50%
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	0.25%	1.00% <sup>1</sup>
Easy Saver Account	0.25%	0.80% <sup>2</sup>
Kids Saver Account	1.00%	1.00% <sup>3</sup>
Freedom Saver Account <sup>4</sup>		
Up to \$50,000	0.70%	
\$50,001 > \$250,000	0.70%	
\$250,001 > \$500,000	0.95%	
\$500,001 > \$5m	1.05%	

<sup>1</sup> To earn the 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 14 or over (16 or over for online applications). 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 [Fees and Charges](#) for more details on fees applicable to the Australian Unity Transaction Account and the Active Saver Account

<sup>2</sup> Total introductory variable interest rate for Easy Saver includes a base variable interest rate plus a fixed bonus rate. The bonus interest rate is payable for up to 4 months from the account open date, after which the base variable interest rate will apply to the account. Interest is calculated daily and paid monthly. Easy Saver accounts are required to have a linked Australian Unity Transaction account and all withdrawals must be made via the linked Transaction account. Balances up to \$250k are eligible to earn the bonus interest rate and any balances above \$250k will earn the base variable interest rate. The account is only available to new customers aged 14 or over (16 or over for online applications). 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 [Fees and Charges](#) for more details on fees applicable to the Australian Unity Transaction Account and the Easy Saver Account.

<sup>3</sup> 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 younger than 14 years. Bonus interest rate offer is limited to 1 account per customer. Refer to [Fees and Charges](#) for more details on fees applicable to the Australian Unity Transaction Account and the Kids Saver Account.

<sup>4</sup> Ongoing variable interest rate for Freedom Saver is determined by the balance in the Freedom Saver account. The interest rate is applicable to the entire balance in the Freedom Saver account. Interest is calculated daily and paid monthly. Freedom Saver accounts are required to have a linked Australian Unity Transaction account and all withdrawals must be made via the linked Transaction account. Balances up to \$5m are eligible to earn interest as outlined by the interest tiering structure applicable to this account. Balances over \$5m will not earn interest. Interest is calculated daily and paid monthly. The account is only available to new customers aged 14 or over (16 or over for online applications). 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 [Fees and Charges](#) for more details on fees applicable to the Australian Unity Transaction Account and the Freedom Saver Account.

## Interest rates are correct as at 29 October 2020 – investment accounts

### 3. Investment accounts

Term Deposit					
Term	Interest Credited				
>\$5,000	Maturity	Monthly	Quarterly	Half Yearly	Annually
1 Month	0.30%				
2 Months	0.50%				
3 Months	1.00%				
4 Months	0.80%				
5 Months	0.80%				
6 Months	0.90%				
7 Months	0.80%				
8 Months	0.80%				
9 Months	0.95%				
10 Months	0.80%				
11 Months	0.75%				
1 Year	1.00%	0.99%	0.99%	0.99%	
2 Years				0.99%	1.00%
3 Years				0.98%	0.99%
4 Years				0.89%	0.90%
5 Years				0.99%	1.00%

SMSF Term Deposit			
Term	Interest Credited		
>\$5,000	Maturity	Half Yearly	Annually
1 Month	0.30%		
2 Months	0.50%		
3 Months	0.95%		
4 Months	0.75%		
5 Months	0.75%		
6 Months	0.85%		
7 Months	0.75%		
8 Months	0.75%		
9 Months	0.90%		
10 Months	0.75%		
11 Months	0.70%		
1 Year	0.95%		
2 Years		0.90%	0.95%
3 Years		0.89%	0.94%
4 Years		0.80%	0.85%
5 Years		0.75%	0.80%

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](http://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	0.70%
Cash Management Account	0.50%
Golden Saver Account	
For balances up to \$48,000	0.10%
For the balance over \$48,001+	1.20%

#### 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](#).