

Australian Unity Home Loans, Transaction and Savings Accounts

Loan Interest Rates

As at 7 December 2017

Health, Wealth and Happiness Home Loan – Principal and Interest repayments:

Home Loans	Interest Rate p.a.	Comparison Rate p.a.*
Variable rate home loans		
Health, Wealth and Happiness Home Loan [^]	3.99%	4.02%
Standard Variable	4.76%	4.79%
Fixed rate home loans		
1 Year Fixed Rate	3.99%	4.02%
3 Year Fixed Rate Special [#]	3.84%	3.99%
5 Year Fixed Rate	4.40%	4.19%

Health, Wealth and Happiness Home Loan Package – Principal and Interest repayments:

Home Loans	Interest Rate p.a.	Comparison Rate p.a.*
Variable rate home loans		
Health, Wealth and Happiness Package [^]	3.84%	4.23%
Standard Variable	4.76%	4.79%
Fixed rate home loans		
1 Year Fixed Rate	3.94%	4.24%
3 Year Fixed Rate Special [#]	3.79%	4.22%
5 Year Fixed Rate	4.35%	4.44%

Health, Wealth and Happiness Home Loan – Interest Only repayments:

Home Loans	Interest Rate p.a.	Comparison Rate p.a.*
Variable rate home loans		
Health, Wealth and Happiness Home Loan^	4.29%	4.32%
Standard Variable	5.01%	5.04%
Fixed rate home loans		
1 Year Fixed Rate	4.44%	4.34%
3 Year Fixed Rate	4.29%	4.32%
5 Year Fixed Rate	4.85%	4.56%

Wealth Builder Home Loan Home Loan – Principal and Interest repayments:

Home Loans	Interest Rate p.a.	Comparison Rate p.a.*
Variable rate home loans		
Wealth Builder Home Loan^	4.39%	4.42%
Standard Variable	4.79%	4.82%
Fixed rate home loans		
1 Year Fixed Rate	4.44%	4.43%
3 Year Fixed Rate Special#	4.44%	4.44%
5 Year Fixed Rate	4.85%	4.62%

Wealth Builder Home Loan Package – Principal and Interest repayments:

Home Loans	Interest Rate p.a.	Comparison Rate p.a.*
Variable rate home loans		
Wealth Builder Package^	4.24%	4.62%
Standard Variable	4.79%	4.82%
Fixed rate home loans		
1 Year Fixed Rate	4.39%	4.63%
3 Year Fixed Rate Special#	4.39%	4.66%
5 Year Fixed Rate	4.80%	4.85%

Wealth Builder Home Loan – Interest Only repayments:

Home Loans	Interest Rate p.a.	Comparison Rate p.a.*
Variable rate home loans		
Wealth Builder Home Loan^	5.04%	5.07%
Standard Variable	5.54%	5.57%
Fixed rate home loans		
1 Year Fixed Rate	5.14%	5.08%
3 Year Fixed Rate	5.14%	5.10%
5 Year Fixed Rate	5.55%	5.29%

Kick Starter Home Loan:

Home Loans	Interest Rate p.a.	Comparison Rate p.a.*
Variable rate home loans		
Kick Starter Home Loan^	3.71%	3.74%
Standard Variable	4.76%	4.79%

Transaction and Savings Account Interest Rates

Transaction and Savings Accounts	Interest Rate p.a.
Healthy Banking Everyday Account	0.00%
Easy Saver Account	2.70% ¹
Active Saver Account	2.80% ²
Freedom Saver Account	Up to 2.50% ³
Account overdrawn penalty rate	15.18%

IMPORTANT INFORMATION

The home loan interest rates quoted above apply to owner occupier and investment home loans. 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

Big Sky 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 Big Sky or by visiting our Terms of Use page. Home loans must be fully secured by real estate property mortgage.

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

¹The 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, 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 and a 1.05% discount off the standard variable rate for the Kick Starter home loan. 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. 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. The 1.05% discount for the Kick Starter Home Loan includes a 0.75% product discount and for a limited time an additional 0.30% discount. To maintain access to the ongoing product discount the repayments for your Health, Wealth and Happiness, Wealth Builder and Kick Starter variable rate loans must be debited from a Big Sky or 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 your to continue to receive this discount. No further discounts apply on specials for all Australian Unity home loans.

Interest rates for Australian Unity Home Loans are available at www.australianunityhomeloan.com.au

¹ Total introductory variable interest rate includes a base variable interest rate of 1.70% p.a. plus a fixed bonus margin of 1.00% p.a. The bonus interest rate is payable for 4 months from the account open date, after which the base variable interest rate of 1.70% p.a. will apply to the account. The bonus interest rate will be calculated daily and paid monthly. Australian Unity Easy Saver accounts are required to have a linked Australian Unity Transaction account and all deposits and withdrawals from the Easy Saver account must be made via the linked Transaction account. Balances up to \$250,000 are eligible to earn the bonus interest rate and any balances above \$250,000 will earn the base variable interest rate. The Australian Unity Easy Saver account is 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. All information is correct as at 1 November 2017 and is subject to change.

² Total ongoing variable interest rate includes a base variable interest rate of 1.20% p.a. plus a variable bonus interest rate of 1.60% p.a. 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. Bonus interest rate is only payable on balances up to \$500,000 (for individual and joint account). Only the base variable interest rate applies to balances over \$500,000. 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). 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. All information is correct as at 1 November 2017 and is subject to change.

³ Ongoing variable interest rate 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. Australian Unity Freedom Saver accounts are required to have a linked Australian Unity transaction account and all deposits and withdrawals from the Freedom Saver account must be made via the linked transaction account. Balances up to \$5 million (for individual and joint account holders) are eligible to earn interest as outlined by the interest tiering structure applicable to this account. The Australian Unity Freedom Saver account is 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. All information is correct as at 1 November 2017 and is subject to change.