

Schedule of Interest Rates – Transaction, Savings and Investment Accounts

Interest rates are correct as at 31 January 2019

1. Transaction Accounts

Transaction Accounts	
Product	Interest Rate p.a.
S39 Healthy Banking Everyday Transaction Account	0.00%
SMSF Cash Management Account	1.50%
Account Overdrawn Penalty Rate	15.18%

2. Savings Accounts

Savings Accounts		
Product	Variable Interest Rate p.a.	Bonus Interest Rate p.a.
Easy Saver Account	1.70%	1.00% ¹
Active Saver Account	1.20%	1.60% ²
Kids Saver Account	1.70%	1.10% ³
Freedom Saver Account ⁴		
Up to \$50,000	1.70%	
\$50,001 - \$250,000	2.15%	
\$250,001 - \$500,000	2.40%	
\$500,001 - \$5m	2.50%	

¹The bonus interest rate is payable for 4 months from the account open date, after which the base variable interest rate will apply to the account. 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, however any balances above \$250,000 will earn the variable interest rate only. This account is available to new customers aged 14 or over (16 or over for online applications). Offer is limited to 1 account per customer.

²To 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 \$500,000 are eligible to earn the bonus interest rate, however any balances above \$500,000 will earn the variable interest rate only. 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.

³To 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 \$20,000 are eligible to earn the bonus interest rate, however any balances above \$20,000 will earn the variable interest rate only. The account is only available to new customers aged younger than 12 years. Bonus interest rate offer is limited to 1 account per customer.

⁴Ongoing variable interest rate is determined by the balance in the Freedom Saver account. The interest rate is applicable to the entire balance in the account. Accounts are required to have a linked Australian Unity transaction account and all deposits and withdrawals 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 account is available to new customers aged 14 or over (16 or over for online applications). Offer is limited to 1 account per customer.

3. Investment accounts

Term Deposits

Term	Interest Credited				
	>\$5,000*	Maturity	Monthly	Quarterly	Half Yearly
1 Month	1.50%				
2 Months	1.75%				
3 Months	2.35%				
4 Months	2.20%				
5 Months	2.20%				
6 Months	2.60%				
7 Months	2.20%				
8 Months	2.20%				
9 Months	2.65%				
10 Months	2.20%				
11 Months	2.20%				
1 Year	2.75%	2.716%	2.722%	2.731%	
2 Years				2.731%	2.75%
3 Years				2.978%	3.00%
4 Years				2.978%	3.00%
5 Years				2.978%	3.00%

Term Deposits – SMSF

Term	Interest Credited			
	>\$5,000*	Maturity	Half Yearly	Annually
1 Month	1.50%			
2 Months	1.75%			
3 Months	2.35%			
4 Months	2.20%			
5 Months	2.20%			
6 Months	2.60%			
7 Months	2.20%			
8 Months	2.20%			
9 Months	2.65%			
10 Months	2.20%			
11 Months	2.20%			
1 Year	2.75%			
2 Years			2.731%	2.75%
3 Years			2.978%	3.00%
4 Years			2.978%	3.00%
5 Years			2.978%	3.00%

*Term deposits with a balance less than \$5,000 will not be accepted.

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.

4. Accounts Closed to New Customers

Accounts Closed to New Customers	
Product	Interest Rate p.a.
S1 Everyday Transaction Account	0.01%
Business Account	0.00%
Net Invest Account	1.70%
Cash Management Account	1.50%
Golden Saver Account	
For balances up to \$48,000	1.10%
For the balance over \$48,001+	2.40%
Christmas Club Account	1.35%