

AU Network*: Schedule of Interest Rates – Lending

Effective 13 January 2025

Product	Payment Type	Loan Valuation Ratio	Variable Rate Discounted		Variable Rate Standard		1 Year Fixed Rate		2 Year Fixed Rate		3 Year Fixed Rate		5 Year Fixed Rate	
			Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
Kickstarter Home Loan ¹	Principal and Interest	LVR <70%	5.78%	5.78%	7.50%	7.50%								
		LVR <80%	5.83%	5.83%	7.60%	7.60%								
		LVR <90% ²	6.24%	6.24%	8.01%	8.01%								
Health Wealth Happiness Home Loan ³	Principal and Interest	LVR <70%	5.94%	5.98%	7.51%	7.56%	6.79%	6.29%	6.99%	6.39%	6.63%	6.36%	6.90%	6.55%
		LVR <80%	5.99%	6.03%	7.61%	7.66%	6.89%	6.35%	7.09%	6.45%	6.73%	6.42%	7.00%	6.62%
		LVR <90% ²	6.34%	6.38%	7.96%	8.01%	7.04%	6.68%	7.24%	6.76%	6.88%	6.72%	7.15%	6.89%
	Interest Only	LVR < 70%	6.94%	6.97%	8.66%	8.69%	7.15%	6.99%	7.45%	7.05%	6.84%	6.95%	7.36%	7.13%
		LVR <80%	7.04%	7.07%	8.81%	8.84%	7.25%	7.09%	7.55%	7.16%	6.94%	7.05%	7.46%	7.23%
		LVR <90% ²	7.19%	7.22%	8.96%	8.99%	7.40%	7.24%	7.70%	7.31%	7.09%	7.20%	7.61%	7.38%
Health Wealth Happiness Package ³	Principal and Interest	LVR <70%	5.79%	5.79%	7.51%	7.51%	6.64%	6.10%	6.84%	6.20%	6.48%	6.17%	6.75%	6.35%
		LVR <80%	5.84%	5.84%	7.61%	7.61%	6.74%	6.16%	6.94%	6.26%	6.58%	6.23%	6.85%	6.43%
		LVR <90% ²	6.19%	6.19%	7.96%	7.96%	6.89%	6.49%	7.09%	6.57%	6.73%	6.52%	7.00%	6.69%
	Interest Only	LVR <70%	6.79%	6.79%	8.66%	8.66%	7.00%	6.81%	7.30%	6.87%	6.69%	6.77%	7.21%	6.94%
		LVR <80%	6.89%	6.89%	8.81%	8.81%	7.10%	6.91%	7.40%	6.97%	6.79%	6.87%	7.31%	7.04%
		LVR <90% ²	7.04%	7.04%	8.96%	8.96%	7.25%	7.06%	7.55%	7.12%	6.94%	7.02%	7.46%	7.19%

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Product	Payment Type	Loan Valuation Ratio	Variable Rate Discounted		Variable Rate Standard		1 Year Fixed Rate		2 Year Fixed Rate		3 Year Fixed Rate		5 Year Fixed Rate	
			Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.	Interest Rate p.a.	Comparison Rate p.a.
			Wealth Builder Investor Loan ⁴	Principal and Interest	LVR <70%	6.34%	6.38%	7.66%	7.70%	6.89%	6.62%	7.04%	6.68%	6.73%
LVR <80%	6.39%	6.43%			7.91%	7.95%	6.94%	6.67%	7.09%	6.73%	6.83%	6.70%	7.08%	6.85%
LVR <90% ²	6.64%	6.68%			8.01%	8.05%	7.19%	6.92%	7.34%	6.99%	6.93%	6.91%	7.33%	7.11%
Interest Only	LVR <70%	6.49%		6.52%	8.41%	8.44%	6.99%	6.75%	7.14%	6.79%	6.83%	6.75%	7.13%	6.88%
	LVR <80%	6.59%		6.62%	8.66%	8.69%	7.04%	6.84%	7.19%	6.89%	6.93%	6.86%	7.18%	6.96%
	LVR <90% ²	6.84%		6.87%	8.76%	8.79%	7.29%	7.09%	7.44%	7.14%	7.03%	7.07%	7.43%	7.22%
Wealth Builder Investor Package ⁴	Principal and Interest	LVR <70%	6.19%	6.19%	7.56%	7.56%	6.74%	6.43%	6.89%	6.49%	6.58%	6.44%	6.88%	6.61%
		LVR <80%	6.24%	6.24%	7.91%	7.91%	6.79%	6.48%	6.94%	6.54%	6.68%	6.51%	6.93%	6.66%
		LVR <90% ²	6.49%	6.49%	8.01%	8.01%	7.04%	6.73%	7.19%	6.79%	6.78%	6.72%	7.18%	6.91%
	Interest Only	LVR <70%	6.34%	6.34%	8.36%	8.36%	6.84%	6.56%	6.99%	6.61%	6.68%	6.57%	6.98%	6.69%
		LVR <80%	6.44%	6.44%	8.66%	8.66%	6.89%	6.66%	7.04%	6.70%	6.78%	6.67%	7.03%	6.78%
		LVR <90% ²	6.69%	6.69%	8.76%	8.76%	7.14%	6.91%	7.29%	6.95%	6.88%	6.89%	7.28%	7.03%

Credit Card

Product	Purchase Rate p.a.	Cash Advance Rate p.a.
Low Rate Visa Credit Card	7.90% ⁴	18.99%

⁴ Discount does not apply to the cash advance interest rate.

IMPORTANT INFORMATION

The home loan interest rates quoted within this schedule already include a 0.15% AU Employee discount off published owner occupier and investor home loan lending rates. No further interest rate discounts apply. 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 and Conditions](#) page. Home loans must be fully secured by real estate property mortgage.

^{1,3} Available for new loans only. The rate includes a discount off the standard variable rate.

² If you're borrowing more than 80% of the value of the property you will need to pay additional fees called Lenders Mortgage Insurance (LMI). **For a limited time, we will waive Lenders Mortgage Insurance when you borrow up to 85% of the value of your property.** Offer is subject to approval and available only to Australian Unity permanent full-time and part-time employees (including fixed term employees). Australian Unity reserves the right to amend or discontinue the offer at any time. Standard lending criteria, fees, charges, terms and conditions apply.

Personal Loan

Product	Interest Rate p.a.	Comparison Rate p.a.
Car Loan (Fixed Rate)	6.99%	8.33%
Secured Personal Loan	6.99%	8.34% ⁵
Unsecured Personal Loan	10.50%	11.86% ⁶

⁵ Secured Personal loan comparison rate calculation is based on a secured loan of \$10,000 over three years with monthly repayments. WARNING: This comparison rate applies 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.

⁶ Unsecured Personal loan comparison rate calculation is based on an unsecured loan of \$10,000 over three years with monthly repayments. WARNING: This comparison rate applies 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.

*AU Network - Australian Unity (AU) Network comprises of the following cohorts: **AU Staff, referred Family & Friends, current Australian Unity Bank strategic partnership customers, AU Bank and AU Group customers (new business).**

COMPARISON RATES

Home Loans: Comparison Rate is based on a secured loan \$150,000 over a term of 25 years with monthly repayments. WARNING: The Comparison Rate applies 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.