

This SMALLBIZ Interest Rate Schedule applies to the SMALLBiz Account and the SMALLBiz GST Payment Account. You will be given a Product Guide which sets out the important information for each account.

Interest rates are correct at time of printing but subject to change without notice. For confirmation of current interest rates, either call into a Personal Financial Centre, phone 13 25 85 or visit www.unitedcommunity.com.au

Savings Interest Rates

SMALLBiz Account and SMALLBiz GST Payment Account

\$0 - \$19,999	0.05% pa
\$20,000 - \$49,999	1.15% pa
\$50,000 - \$99,999	1.85% pa
\$100,000 - \$249,999	2.35% pa
\$250,000 plus	2.70% pa

Interest calculated daily on whole balance and paid monthly.

Lending Interest Rates¹

SMALLBiz Investment Loan

1 year - fixed	6.99%pa
2 year - fixed	7.29%pa
3 year - fixed	7.39%pa
4 year - fixed	7.89%pa
5 year - fixed	7.99%pa
Variable Reference Rate	7.64%pa

SMALLBiz Personal Loan

1 - 7 years - fixed	13.99%pa
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SMALLBiz Vehicle Loan

1 - 7 years - fixed	9.00%pa
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SMALLBiz Line of Credit

Variable Reference Rate	14.99%pa
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SMALLBiz Line of Credit (Mortgage Secured)

Variable Reference Rate	7.79%pa
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¹A margin may be added to the rates indicated above to determine the actual interest rate charged.

Fees and charges are payable.