

Personal and Car Loans	Interest Rate	Comparison Rate <sup>5</sup>
Fair Rate Personal Loan		
Diamond	7.99% p.a.	8.20% p.a. <sup>1</sup>
Emerald	9.99% p.a.	10.21% p.a. <sup>1</sup>
Sapphire	10.99% p.a.	11.21% p.a. <sup>1</sup>
Ruby	12.99% p.a.	13.21% p.a. <sup>1</sup>
Opal	16.99% p.a.	17.22% p.a. <sup>1</sup>
Community Support Loan		
Community Support Loan	4.99% p.a. for the first 12 months <sup>3</sup>	6.31% p.a. <sup>4</sup>
Green Upgrades Loan		
With existing Unity mortgage	4.59% p.a.	4.59% p.a. <sup>1</sup>
Without existing Unity mortgage	5.09% p.a.	5.09% p.a. <sup>1</sup>
Green Car Loan		
Hybrid and Electric Vehicles (EV) up to 5 years old	5.99% p.a.	5.99% p.a. <sup>2</sup>
Fixed Rate Car Loan		
Vehicles up to 5 years old	7.99% p.a.	8.27% p.a. <sup>2</sup>
Vehicles over 5 years old	9.99% p.a.	10.28% p.a. <sup>2</sup>

Overdraft	Interest Rate	Comparison Rate
Unsecured Overdraft	15.50% p.a.	N/A

Credit Cards	Interest Rate on Purchases
Platinum Visa Credit Card	19.99% p.a.
Low Rate Visa Credit Card	7.49% p.a.
Low Rate Business Credit Card	12.49% p.a.

Eligibility criteria, terms & conditions and fees & charges apply. All applications are subject to a credit assessment. All applicable terms and conditions, and fees and charges, will be included in our formal loan offer.

1 Comparison rate based on unsecured \$30,000 loan over 5 years.

2 Comparison rate based on secured \$30,000 loan over 5 years.

3 Interest rate reverting thereafter to the Fair Rate Personal Loan Diamond rate.

4 Comparison rate based on unsecured \$10,000 loan over 3 years.

5 **WARNING:** This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. For other comparison rates not shown above, please use the calculators located on our website or contact us.