

| Personal and Car Loans | Interest Rate | Comparison Rate ⁵ |
|---|---|------------------------------|
| Fair Rate Personal Loan | | |
| Diamond | 7.99% p.a. | 8.00% p.a. ¹ |
| Emerald | 9.99% p.a. | 10.00% p.a. ¹ |
| Sapphire | 10.99% p.a. | 11.00% p.a. ¹ |
| Ruby | 12.99% p.a. | 13.01% p.a. ¹ |
| Opal | 16.99% p.a. | 17.01% p.a. ¹ |
| Community Support Loan | | |
| Community Support Loan | 5.60% p.a. for the first 12 months ³ | 6.65% p.a. ⁴ |
| Green Upgrades Loan | | |
| With existing Unity mortgage | 5.55% p.a. | 5.55% p.a. ¹ |
| Without existing Unity mortgage | 6.05% p.a. | 6.05% p.a. ¹ |
| Green Car Loan | | |
| Hybrid and Electric Vehicles (EV) up to 5 years old | 6.49% p.a. | 6.49% p.a. ² |
| Fixed Rate Car Loan | | |
| Vehicles up to 5 years old | 7.99% p.a. | 8.01% p.a. ² |
| Vehicles over 5 years old | 9.99% p.a. | 10.01% p.a. ² |

| 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.