

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		
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 and conditions and fees and 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.