Unity Bank

Savings & Investment Products
Currently available
Effective 1st November 2026

Access Account (S1)	
Daily Balance	Interest Rate
$0 plus	0.00% p.a.
Interest calculated on daily balance and paid monthly.	

MoneyMax Account (S3)	
Daily Balance	Interest Rate
$1 plus	4.75% p.a.
Interest calculated on daily balance and paid monthly.	

Bonus Saver Account (S13)	Rate Type	Interest Rate
$1 plus	Base Rate	0.10% p.a.
	Bonus Rate	4.75% p.a.
	Total	4.85% p.a.
Interest calculated on daily balance and paid monthly. Base interest paid on balance of account. Bonus interest will be paid when the following criteria are satisfied: • Deposit a minimum amount of $100 within the calendar month, and • No withdrawals or transfers in the calendar month, and • Account not closed during the calendar month.		

Pensioner Plus Account (S12)	
Daily Balance	Interest Rate
$0 -$48,600.00	2.60% p.a.
$48,600.01 plus	3.90% p.a.
Interest calculated daily on the portion of the balance in each tier at the applicable interest rate and paid monthly.	

Christmas Saver Account (S4)	
Daily Balance	Interest Rate
$1 plus	1.10 % p.a.
Interest calculated on daily balance and paid monthly.	

Mortgage Offset Account (S23, S25, S30, S31, S34, S35 & S37, S38)
Linked to applicable rate Home Loan. No interest will accrue on this account. The daily balance will be offset against the linked mortgage account prior to interest being calculated on the loan account.

BusiAccess Account (S82)	
Daily Balance	Interest Rate
$0 plus	0.00% p.a.
Interest calculated on daily balance and paid monthly.	

Self-Managed Super Fund Savings (S87)	
Daily Balance	Interest Rate
$0 - $99,999.99	3.25% p.a.
$100,000.00 - $499,999.99	4.70% p.a.
$500,000.00 plus	4.95% p.a.
Interest is calculated daily on the entire balance at the applicable interest rate and paid monthly.	

Term Deposits (Minimum $1,000)	Interest paid on maturity or annually	Interest paid monthly
5 years	5.20% p.a.	5.00% p.a.
4 years	5.20% p.a.	5.00% p.a.
3 years	5.20% p.a.	5.05% p.a.
2 years	5.55% p.a.	5.40% p.a.
1 year	5.50% p.a.	5.40% p.a.
9 months	5.35% p.a.	5.25% p.a.
6 months	5.35% p.a.	5.30% p.a.
3 months	5.10% p.a.	5.05% p.a.
These rates apply to retail deposits only available for individual investors (including joint accounts by individuals) and SMSF accounts only. For all other investors, a competitive rate will be offered on application. These rates are only offered if the member nominates for interest to be paid on maturity or when the term exceeds one year where interest must be paid annually. Monthly, quarterly and six monthly interest is available with a reduction on the current rate. Where funds are withdrawn from an investment account prior to maturity, a reduction to the interest rate will be applied dependent on the time left until maturity. For more details please refer to our Account and Access Facilities Terms and Conditions. For terms outside of the advertised rates contact us.		

Power-up eSaver Account (S6)	
Daily Balance	Interest Rate
$1 plus	Up to 2.65% p.a.
Interest calculated on minimum monthly balance and is paid monthly.	

Young Savers Account (S8)	
Daily Balance	Interest Rate
$1 plus	0.15% p.a.
Interest calculated on minimum monthly balance and is paid monthly.	

Determined Savers Account (S9)	
Daily Balance	Interest Rate
$1 plus	0.01% p.a.
Interest calculated on minimum monthly balance and is paid monthly.	

Cash Management Account (S10)	
Daily Balance	Interest Rate
$0 - $19,999.99	2.00% p.a.
$20,000.00 - $99,999.99	2.75% p.a.
$100,000.00 plus	4.75% p.a.
Interest is calculated daily on the portion of the balance in each tier at the applicable interest rate and paid monthly. Funds available at call 7 days after deposit.	

iNet Saver (S11)	
Daily Balance	Interest Rate
$0 - $99,999.99	1.00% p.a.
$100,000.00 - $249,999.99	3.00% p.a.
$250,000.00 - $499,999.99	3.75% p.a.
$500,000.00 plus	4.50% p.a.
Interest is calculated daily on the portion of the balance in each tier at the applicable interest rate and paid monthly.	

Regular Payment Account (S2), Go Green Savings Account (S18), RediAccess Account (S81), My Business Account (S53), Budget Savings (S59)	
Daily Balance	Interest Rate
$0 plus	0.00% p.a.
Interest calculated on daily balance and paid monthly.	

Mortgage Offset Account (S21, S33, S50, S51, S52, & S89)
Linked to applicable rate Home Loan. No interest will accrue on this account. The daily balance will be offset against the linked mortgage account prior to interest being calculated on the loan account.

Reward Me Saver Account (S32)	
Daily Balance	Interest Rate
$0 - $19,999.99	0.75% p.a.
$20,000.00 plus	2.50% p.a.
Members with minimum monthly balance of $20,000 and above in their account will receive the applicable interest rate on the whole balance of the account and is paid monthly.	

Power Accelerator Account (S51)	
Daily Balance	Interest Rate
$1 plus	0.01% p.a.
Interest calculated on daily balance and paid monthly.	

Cash Management Account (S55)	
Daily Balance	Interest Rate
$0 - $19,999.99	2.00% p.a.
$20,000.00 - $99,999.99	2.75% p.a.
$100,000.00 plus	4.75% p.a.
Interest is calculated daily on the portion of the balance in each tier at the applicable interest rate and paid monthly. Funds available at call 7 days after deposit.	

Christmas Savings Account (S62)	
Daily Balance	Interest Rate
$1 plus	1.10% p.a.
Interest calculated on daily balance and paid monthly.	

Bonus Saver Account (S64)	
Daily Balance	Interest Rate
Base Rate	0.01% p.a.^
Bonus Rate ($1 - $100,000)	4.84% p.a.
Maximum Rate ($1 - $100,000)	4.85% p.a.
Interest is calculated daily and paid monthly. Base interest paid on entire balance of account. Bonus interest will be paid on the tiered balance when the following criteria is satisfied: • Deposit a minimum amount of $50 within the calendar month, and • No withdrawals or transfers in the calendar month ^ Base rate applies to account balances over $100,000	

Pensioner Security Account (S65)	
Daily Balance	Interest Rate
$1 - $45,000	2.60% p.a.
$45,400.01 plus	3.90% p.a.
Interest is calculated daily on the portion of the balance in each tier at the applicable interest rate and paid quarterly.	

MoneyMax Online+ (S66)	
Daily Balance	Interest Rate
$1 plus	0.01% p.a.
Interest calculated on daily balance and paid monthly.	

BCCU Pensioner+ (S67)	
Daily Balance	Interest Rate
$1 - $45,000	2.60% p.a.
$45,400.01 plus	3.90% p.a.
Interest is calculated daily on the portion of the balance in each tier at the applicable interest rate and paid monthly.	

BCCU Super eSaver (S68)	
Daily Balance	Interest Rate
$1 plus	0.01% p.a.
Interest calculated on daily balance and paid monthly.	

Investment Saver Account (S83)	
Daily Balance	Interest Rate
$0 - $4,999.99	0.00% p.a.
$5,000.00 plus	0.10% p.a.
Interest is calculated daily on the entire balance at the applicable interest rate and paid monthly.	

Special Saver Account (S84)	
Daily Balance	Interest Rate
$1 - $1,999.99	0.00%p.a.
$2,000.00 - $4,999.99	0.00% p.a.
$5,000.00 - $9,999.99	0.00% p.a.
$10,000.00 - $24,999.99	0.00% p.a.
$25,000.00 plus	0.10% p.a.
Interest calculated on daily balance and paid monthly.	

Bonus Saver Account (S85)	
Daily Balance	Interest Rate
$1 plus	4.85% p.a.^
$1 plus	0.10% p.a.^^
Interest is calculated daily on the entire balance at the applicable interest rate and paid monthly. ^ No withdrawals during the month. ^^ Withdrawals during the month.	

SmartSaver Account (S86)	
Daily Balance	Interest Rate
$1 - $25,000.00^	3.00% p.a.
$1 - $25,000.00^^	2.00% p.a.
$25,000.00 plus	2.00% p.a.
Interest is calculated on the tiered daily balance at the applicable interest rate and paid monthly. ^ No withdrawals during the month ^^ Interest rate applies if bonus conditions are not met and/or on balances exceeding $25,000.	