

CURRENT INTEREST RATES

UNITING CHURCH CONGREGATIONS ONLY



Effective from 21 August 2023

All interest rates are quoted per annum and are subject to change without notice. This schedule forms part of the UC Invest *Product Information Guide* and the *Electronic & General Access Guide*. Please refer to these documents prior to making a decision to use a product or service provided by UC Invest. A current version of this document can be found on our website ucinvest.com.au or by calling 1300 274 151.

FIXED TERM INVESTMENTS

Length of Fixed Term	\$1,000 - \$9,999	\$10,000 - \$99,999	\$100,000 - \$249,999
3 – 5 Months ¹	4.50%	4.50%	4.50%
6 – 11 Months ¹	5.00%	5.00%	5.00%
12 Months ²	5.25%	5.25%	5.25%
13 – 23 Months ²	4.75%	4.75%	4.75%
24 – 35 Months ²	4.40%	4.40%	4.40%
36 – 48 Months ²	4.25%	4.25%	4.25%

¹ Interest paid at maturity | ² Interest paid six monthly and at maturity | ³ Conditions apply – visit ucinvest.com.au for full details.
Interest rates for amounts greater than \$250,000 and non-standard terms are available by calling 1300 274 151.

CASH MANAGEMENT ACCOUNTS (INTEREST CREDITED ON THE LAST DAY OF EACH MONTH)

Account Type	\$0 - \$9,999	\$10,000 - \$99,999	\$100,000 - \$249,999
Easy Access (CHEQUE ACCOUNT)	3.50%	3.50%	3.50%
eSaver Online (ONLINE SAVINGS ACCOUNT)	3.75%	3.75%	3.75%

Interest rates for amounts greater than \$250,000 are available by calling 1300 274 151.

UC Invest is an activity of The Uniting Church in Australia Property Trust (S.A.) ABN 25 068 897 781, the legal entity of the Uniting Church SA. Financial services are provided on behalf of the Uniting Church SA pursuant to ASIC Regulatory Guide 87, ASIC Class Order 02/184 exemption, s.911A Corporations Act 2001 (Cth) authorisation and APRA Banking Exemption No. 2 of 2015 ("The Uniting Church in Australia Property Trust (S.A.)").

Neither UC Invest nor the Uniting Church SA are prudentially supervised by APRA. Investments and contributions lodged with UC Invest will not benefit from the depositor protection provisions of the *Banking Act 1959*. Our investment products and services are issued to both retail and wholesale clients. These products and services are designed for investors who wish to promote and support the charitable purposes of the Uniting Church SA and for whom profit is not the primary motivation for their investment decision.