

INTEREST RATE SCHEDULE

RETAIL: PERSONAL, COMPANY & OTHER INVESTORS



Effective from 22 June 2018

All interest rates are quoted per annum and are subject to change without notice. This schedule forms Part 2 of the Uniting Church SA Investment Fund Ltd *Product Disclosure Statement (PDS)*. Please refer to our PDS prior to making a decision to use a product or service provided by us.

Our current PDS 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	2.50%	2.50%	2.50%
6 – 8 Months ¹	2.75%	2.75%	2.75%
9 – 11 Months ¹	2.75%	2.75%	2.75%
12 Months ²	3.00%	3.00%	3.00%
13 – 17 Months ²	3.00%	3.00%	3.00%
18 Month Special²	3.33%	3.33%	3.33%
19 – 23 Months ²	3.00%	3.00%	3.00%
24 – 35 Months ²	3.40%	3.40%	3.40%
36 Months ²	3.50%	3.50%	3.50%

¹ Interest paid at maturity | ² Interest paid six monthly and at maturity
Interest rates for amounts greater than \$250,000 and non-standard terms are available by calling 1300 274 151.

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

Account Type	\$1,000 - \$9,999	\$10,000 - \$99,999	\$100,000 - \$249,999
31 Day Notice Account (CASH MANAGEMENT ACCOUNT)	2.25%	2.25%	2.25%

Note: Additional funds may be added into your 31 Day Notice Account at any time, however you must provide at least 31 days' notice of any withdrawal before funds can be paid to an account held in your name.

FUNERAL FUND INVESTMENT – 3.00% (PERSONAL INVESTORS ONLY)

Interest credited to the investment on the last day of each month.
 Capital amount invested cannot exceed the maximum limit set by the Social Security Act 1991 (Cth).
 No withdrawals can be made from Funeral Fund Investments other than to pay the funeral costs of the account holder.

UC Invest is a trading name of Uniting Church SA Investment Fund Limited ACN 620 095 472 AFSL 501022 ('the Fund'), a public company limited by guarantee and registered under the Corporations Act 2001. The Fund exists for the charitable purpose of advancing religion by supporting the mission of the Uniting Church in Australia.

The Fund is not prudentially supervised by the Australian Prudential Regulation Authority (APRA). Therefore an investor in the Fund will not receive the benefit of the Financial Claims Scheme or depositor protection provisions of the Banking Act 1959. Investments in the Fund are intended to be a means for investors to support the charitable purpose of the Fund.

The Fund is required by law to advise investors that investments in it are only intended to attract investors whose primary purpose for making their investment is to support the charitable purposes of the Fund, that investors may be unable to get some or all of their money back when they expect or at all, that investments are not subject to the usual protections for investors under the Corporations Act 2001 or regulation by the Australian Securities and Investments Commission (ASIC), and that the investment is not comparable to investments with banks, finance companies or fund managers.

The Fund holds an Australian Financial Services licence (AFSL) number 501022 authorising it to deal in, and provide general financial product advice in relation to, securities (which include debentures) and non-cash payment products. It also operates under an instrument made by ASIC the effect of which is to exempt it from the requirement to comply with Parts 6D.2 and 6D.3 of the Corporations Act 2001 in relation to offers to issue debentures (ASIC Corporations (Charitable Investment Fundraising) Instrument 2016/813). Our Charitable Investment Fundraiser Identification Statement provides more information and explains how investment funds are used to support the charitable purposes of the Fund.