

Interest Rates

as at 1 December 2023



Reliance Bank is a division of Unity Bank Limited. ABN 11 087 650 315 AFSL/
Australian Credit Licence 240399.

Personal Lending

	Interest Rate	Comparison Rate
Personal Loans		
Premium Personal Loan Variable ¹	12.24%	12.46% ^a
Personal Loan Variable ²	14.24%	14.79% ^a
Consolidator Loan ³	18.24%	18.78% ^a
Credit Card Introductory Rate ⁴ (S10)	7.74% ⁵	N/A
Credit Card Standard Rate ⁴ (S10)	13.49%	N/A
Car Loans⁶		
Age of vehicle up to 7 years		
Car Loan Fixed (L3)	7.44%	7.79% ^b

1. Available to members who have an existing home loan, are home owners or have a term deposit of \$20,000 or more. Minimum loan amount \$500. Minimum loan period 1 year. Maximum loan period up to 7 years. Interest is calculated daily and charged monthly.
2. Minimum loan amount \$500. Minimum loan period 1 year. Maximum loan period up to 7 years. Interest is calculated daily and charged monthly.
3. Minimum loan amount \$1,000. Maximum loan period 7 years. Interest is calculated daily and charged monthly.
4. S10 Visa Credit Card effective date is the 11th December 2023. Minimum credit limit \$1,000. Maximum credit limit \$30,000 subject to ability to pay.
5. Credit Card Introductory Rate is fixed for purchases and balance transfers for the first 6 months. After the 6 months, the rate reverts to our variable Credit Card Standard Rate.
6. Interest is calculated daily and charged monthly. Minimum loan amount \$10,000. Only available for new car loans, no internal product switches.
 - a. Comparison Rate is calculated on a loan amount of \$30,000 over a term of 5 years based on monthly repayments. These rates are for unsecured loans only.
 - b. Comparison Rate is calculated on a loan amount of \$30,000 over a term of 5 years based on monthly repayments. These rates are for secured loans only.

WARNING: These Comparison Rates are 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. Interest rates are on a per annum basis. Eligibility criteria, terms and conditions, fees and charges apply.

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