

# 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.

## Savings

| POWER-UP eSAVER ACCOUNT (S6) |                   |
|------------------------------|-------------------|
| Balance                      | Rate <sup>1</sup> |
| \$1 and over                 | 2.90%             |

| PENSIONER SECURITY ACCOUNT (S8) <sup>5</sup> |                   |
|--|-------------------|
| Balance                                      | Rate <sup>3</sup> |
| \$1 – \$45,400                               | 2.86%             |
| \$45,400.01 and over                         | 3.00%             |

| BONUS SAVER (S7) <sup>2</sup> |                   |
|-------------------------------|-------------------|
| Balance                       | Rate <sup>1</sup> |
| \$1 – \$100,000               | Up to 4.50%       |

| CHRISTMAS SAVINGS ACCOUNT (S4) <sup>4</sup> |                   |
|---|-------------------|
| Balance                                     | Rate <sup>3</sup> |
| \$1 and over                                | 1.85%             |

| MoneyMAX ACCOUNT (S12) <sup>6</sup> |                   |
|-------------------------------------|-------------------|
| Balance                             | Rate <sup>1</sup> |
| \$1 and over                        | 4.90%             |

- Interest is calculated daily and paid monthly.
- Eligibility criteria, terms and conditions, fees and charges apply.  
Bonus interest rate applies to account balances under \$100,000 if those accounts have:
  - a minimum monthly deposit of \$50 and
  - no withdrawals, transfers within the calendar month
 Standard interest rate applies to account balances over \$100,000, and  
 - up to \$100,000 if the account does not meet above criteria for bonus interest rate.  
 Example: Member's bonus saver account balance is \$112,413.59 at the end of the month. During the month member has deposited \$50 and made no withdrawals. Bonus interest is payable on \$100,000 and standard interest is payable on \$12,413.59. Interest is calculated daily and paid monthly. Bonus interest rate is currently 4.49% and standard interest rate is currently 0.01%. Rates are subject to change. Personal banking only. Only one bonus saver account can be opened per membership.
- Interest is calculated daily and paid quarterly.
- Withdrawals only available from 1 November to 31 January.
- Special Note:** Members over 65 years of age are automatically exempt from paying the Monthly Usage Fee, no application for exemption forms are required.
- Interest rate applies to account balances over \$1

## Term Deposits

| TERM IN MONTHS            | \$1,000 – \$19,999 | \$20,000 – \$49,999 | \$50,000 – \$99,999 | \$100,000 – \$300,000 |
|---------------------------|--------------------|---------------------|---------------------|-----------------------|
| 3 Months                  | 3.50%              | 3.50%               | 3.50%               | 3.50%                 |
| 4 Months                  | 3.50%              | 3.50%               | 3.50%               | 3.50%                 |
| 5 Months                  | 3.50%              | 3.50%               | 3.50%               | 3.50%                 |
| 6 Months                  | 4.10%              | 4.10%               | 4.10%               | 4.10%                 |
| 7 Months                  | 4.10%              | 4.10%               | 4.10%               | 4.10%                 |
| 8 Months                  | 4.10%              | 4.10%               | 4.10%               | 4.10%                 |
| 9 Months                  | 3.95%              | 3.95%               | 3.95%               | 3.95%                 |
| 10 Months                 | 3.95%              | 3.95%               | 3.95%               | 3.95%                 |
| 11 Months                 | 3.95%              | 3.95%               | 3.95%               | 3.95%                 |
| <b>12 Months (1 Year)</b> | <b>5.00%</b>       | <b>5.00%</b>        | <b>5.00%</b>        | <b>5.00%</b>          |
| 24 Months (2 Years)       | 4.00%              | 4.00%               | 4.00%               | 4.00%                 |
| 36 Months (3 Years)       | 4.00%              | 4.00%               | 4.00%               | 4.00%                 |

## KICK STARTER TERM DEPOSIT\*

| TERM IN MONTHS | \$500+ |
|----------------|--------|
| 6 Months       | 4.10%  |
| 7 Months       | 4.10%  |
| 8 Months       | 4.10%  |

\* For ages 0-25 years with Standard Interest option. Interest is calculated daily and paid at maturity.

## TERM DEPOSIT INTEREST PAYMENT OPTIONS

(interest income is calculated daily and paid into your nominated savings account with the bank)

**Standard interest:** For terms of 12 months or less, interest is paid at maturity. For terms over 12 months, interest is paid annually and at maturity.

**Monthly interest:** Interest is paid each month at an interest rate which is 0.20% less than the standard rate.

All deposits are accepted at the Bank's discretion.

**Contact us for term deposits over \$300,000.**

Eligibility criteria, terms and conditions, fees and charges apply. All information including interest rate is subject to change. Interest rates are on a per annum basis. All term deposit interest rates apply to new funds and to one term only. Higher or lower rates may apply to subsequent terms. These products are issued by Unity Bank Limited ABN 11 087 650 315 AFSL/Australian Credit Licence 240399. Reliance Bank is a division of Unity Bank Limited. You should consider our Account & Access Facilities Conditions of Use and Term Deposit Account Product Disclosure Statement documents before making a decision. To obtain a copy, phone 1300 36 2000 or visit [unitybank.com.au](http://unitybank.com.au)

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