

INTEREST RATES

Effective from 8 February 2012



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 | 5.65% | 5.65% | 5.65% |
| 6 – 8 Months ¹ | 5.75% | 5.75% | 5.75% |
| 9 – 11 Months ¹ | 5.75% | 5.75% | 5.75% |
| 12 – 17 Months ² | 5.75% | 5.75% | 5.75% |
| 18 – 23 Months ² | 5.75% | 5.75% | 5.75% |
| 24 – 35 Months ² | 5.75% | 5.75% | 5.75% |
| 36 – 47 Months ² | 5.75% | 5.75% | 5.75% |
| 48 Months ² | 6.00% | 6.00% | 6.00% |

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.

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

| Account Type | \$0 - \$9,999 | \$10,000 - \$99,999 | \$100,000 – \$249,999 |
|--|---------------|---------------------|-----------------------|
| Money Manager (PERSONAL INVESTORS ONLY) | 4.50% | 4.50% | 4.50% |
| eSaver Online (ALL INVESTORS) | 6.00% | 6.00% | 6.00% |
| Easy Access (ORGANISATIONS ONLY) | 4.50% | 4.50% | 4.50% |
| Local Support (PERSONAL INVESTORS ONLY) | 4.50% | 4.50% | 4.50% |

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

FUNERAL FUND INVESTMENT – 4.50% (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.