

Interest Rate Schedule - Business+

Effective from 14 November 2024

LOAN INTEREST RATES

BUSINESS+ LOANS					
Unsecured	Variable	Fixed 1 year	Fixed 2 year	Fixed 3 year	Fixed 5 year
Credit Rating*	Annual Rate	Annual Rate	Annual Rate	Annual Rate	Annual Rate
Exceptional	N/A	11.95%	11.95%	11.95%	N/A
Great	N/A	14.45%	14.45%	14.45%	N/A
Good	N/A	16.95%	16.95%	16.95%	N/A
Average	N/A	19.45%	19.45%	19.45%	N/A
Below Average	N/A	22.95%	22.95%	22.95%	N/A

BUSINESS+ OVERDRAFT	
Unsecured	Variable
Credit Rating	Annual Rate
Exceptional	14.95%
Great	17.45%
Good	19.95%
Average	22.45%
Below Average	25.95%

BUSINESS+ VEHICLE LOAN					
Property Owner			Non-Property Owner		
Credit Rating*	Fixed	Fixed	Credit Rating	Fixed	Fixed
	Annual Rate	Annual Rate		Annual Rate	Annual Rate
	From	To		From	To
Exceptional	6.29%	10.99%	Exceptional	6.79%	11.49%
Great	6.79%	11.49%	Great	7.29%	11.99%
Good	7.79%	12.49%	Good	8.29%	12.99%
Average	9.79%	14.49%	Average	10.29%	14.99%
Below Average	11.79%	16.49%	Below Average	12.29%	16.99%

DEPOSIT RATES

BUSINESS+ TRANSACTION ACCOUNT	
No interest is payable	

BUSINESS+ SAVER ACCOUNT	Rate
Interest rate is variable and is calculated daily on whole of balance and credited on the 1st day of each month	4.10%

DEBIT INTEREST (UNARRANGED CREDIT LIMIT)	Rate
Interest rate is variable and calculated daily on the balance owing and debited on the 1st day of each month	25.95%

Important information

Great Southern Bank, a business name of Credit Union Australia Ltd ABN 44 087 650 959, AFSL 238317. Conditions, fees and charges apply. This is general information and does not consider your objectives, financial situation or needs. Consider the appropriateness of the information, including the Business Banking Terms & Conditions (T&Cs), before acting on it. Business+ Overdraft, Business+ Loan and Business+ Vehicle Loan are only available to approved applicants for business purposes.

Lending criteria, limits, conditions, and fees apply. Applications are subject to credit approval. An early payout cost may apply if a Business+ Loan or Vehicle Loan is terminated during the fixed rate period.

The Financial Claims Scheme may apply to the Business+ Account and Business+ Saver Account; refer to the T&Cs for more information. Deposits up to \$250,000 per account are guaranteed by the Federal Government.

Is this product right for me?

To view the Target Market Determination for the Business+ Account and Business+ Saver Account, please [click here](#).

*The rate you are offered is calculated based on your personal circumstances and credit history. A few different factors are considered, including:

- Your credit score.
- Information provided in your application.
- Existing loans.
- The loan amount and your perceived ability to repay the loan.

Your personalised rate won't be confirmed until you receive an offer from us (if approved) and is subject to change before your loan settles.