

Loan Interest Rates

Effective 25 July 2018

Home loans – owner-occupied	Loan type/purpose	Rate (%p.a.)	Comparison rate (%p.a.)** \$150,000 over 25 years
Principal & Interest			
True Basic Variable Home Loan	Variable - residential purpose		
	LVR above 80%	4.51	4.57
	LVR 80% or less	4.10	4.16
True Value Home Loan	Standard variable - residential purpose	5.17	5.24
Accelerator Package Home Loan	Variable - residential purpose		
	<\$250k - 0.80% discount off standard variable rate	4.37	4.82
	>\$250k - 0.90% discount off standard variable rate	4.27	4.72
Honeymoon Home Loan	Fixed - 12 months* - residential purpose (new money only)	3.65	5.13
Fixed Rate Home Loan	Fixed - residential purpose		
	Fixed 1 year*	3.79	5.14
	Fixed 2 years*	3.85	5.05
	Fixed 3 years*	3.99	4.99
Bridging Loan	Variable	5.52	5.52
Interest Only			
True Basic Variable Home Loan	Variable - residential purpose		
	LVR above 80%	4.86	5.10
	LVR 80% or less	4.45	4.94
True Value Home Loan	Standard variable - residential purpose	5.52	5.38
Accelerator Package Home Loan	Variable - residential purpose		
	<\$250k - 0.80% discount off standard variable rate	4.72	5.05
	>\$250k - 0.90% discount off standard variable rate	4.62	5.01
Honeymoon Home Loan	Fixed - 12 months* - residential purpose (new money only)	4.00	5.12
Fixed Rate Home Loan	Fixed - residential purpose		
	Fixed 1 year*	4.14	5.14
	Fixed 2 years*	4.20	5.06
	Fixed 3 years*	4.34	5.01
Bridging Loan	Variable	5.52	5.52

For more information call Community First Direct on **1300 13 22 77** or visit www.communityfirst.com.au
 For information on your account call our 24 hour Account Enquiry Service on **1300 13 16 99**. Interest rates quoted are effective as at the date shown and may be varied at any time. Fees, charges, terms and conditions apply – details available on application. Community First Credit Union Ltd ABN 80 087 649 938 AFSL/Australian credit licence 231204



*All fixed rates revert to the standard variable rate after the fixed rate period. **WARNING: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees and costs such as fee waivers are not included in the comparison rate but may influence the cost of the loan. NB: All home loans are secured.

Loan Interest Rates

Effective 25 July 2018

Home loans – investment	Loan type/purpose	Rate (%p.a.)	Comparison rate (%p.a.)** \$150,000 over 25 years
Principal & Interest			
True Basic Variable Home Loan	Variable - investment purpose		
	LVR above 80%	4.91	4.98
	LVR 80% or less	4.50	4.56
True Value Home Loan	Standard variable - investment purpose	5.57	5.64
Accelerator Package Home Loan	Variable - investment purpose		
	<\$250k - 0.80% discount off standard variable rate	4.77	5.21
	>\$250k - 0.90% discount off standard variable rate	4.67	5.11
Honeymoon Home Loan	Fixed - 12 months* - investment purpose (new money only)	4.05	5.53
Fixed Rate Home Loan	Fixed - investment purpose		
	Fixed 1 year*	4.19	5.54
	Fixed 2 years*	4.25	5.46
	Fixed 3 years*	4.39	5.40
Bridging Loan	Variable	5.52	5.52

Personal loans	Loan type	Rate (%p.a.)	Comparison rate (%p.a.)** \$30,000 over 5 years
Personal Best (unsecured)	Variable (min loan \$5,000)	13.49	13.78
		15.49	15.79
		17.49	17.79
	Fixed (min loan \$5,000, max 5 year term)	12.99	13.28
		14.99	15.28
		16.99	17.29
Green Loan (unsecured)	Variable (max 5 year term)	6.12	6.39
	Variable (max 10 year term)	8.10	8.37
Home Improvement Loan (unsecured)	Variable (max 5 year term)	6.12	6.39
	Variable (max 10 year term)	8.10	8.37

Car loans	Loan type	Rate (%p.a.)	Comparison rate (%p.a.)** \$30,000 over 5 years
New Car Loan (secured)	Variable (min loan \$10,000)	5.34	6.10
Car Loan (secured)	Fixed (min loan \$10,000)	7.49	8.25

Credit cards & overdrafts	Loan type	Rate (%p.a.)
Overdrafts (mortgage secured)	Variable (min \$10,000)	5.17
Overdrafts (unsecured)	Variable (min \$1,000)	14.98
Low Rate Visa Credit Card	Variable (balance transfers, purchases & cash advances)	8.99
McGrath Pink Visa Credit Card	Variable (balance transfers, purchases & cash advances)	8.99

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