

Loan Interest Rates

Effective 1 February 2019

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	4.48
Fixed Rate Home Loan	Fixed - residential purpose		
	Fixed 1 year*	3.79	4.49
	Fixed 2 years*	3.85	4.45
	Fixed 3 years*	3.99	4.44
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
Honeymoon Home Loan	Fixed - 12 months* - residential purpose (new money only)	4.00	4.49
Fixed Rate Home Loan	Fixed - residential purpose		
	Fixed 1 year*	4.14	4.50
	Fixed 2 years*	4.20	4.48
	Fixed 3 years*	4.34	4.50
Bridging Loan	Variable	5.52	5.52

For more information call Community First Direct on **1300 13 22 77** or visit 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. Credit eligibility criteria, terms & conditions, fees & charges apply. 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 is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. NB: All home loans are secured.

Loan Interest Rates

Effective 1 February 2019

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 4.88
Fixed Rate Home Loan	Fixed - investment purpose		
	Fixed 1 year*	4.19	4.89
	Fixed 2 years*	4.25	4.85
	Fixed 3 years*	4.39	4.84
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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