

# Loan Interest Rates

Effective 12 August 2019

Home loans – owner-occupied	Loan type/purpose	Rate (%p.a.)	Comparison rate (%p.a.)** \$150,000 over 25 years
<b>Principal &amp; Interest</b>			
True Basic Variable Home Loan	Variable - residential purpose		
	LVR above 80%	4.31	4.37
	LVR 80% or less	3.90	3.96
True Value Home Loan	Standard variable - residential purpose	4.89	4.96
Accelerator Package Home Loan	Variable - residential purpose		
	Less than \$250k - 0.80% discount off standard variable rate	4.09	4.54
	\$250k & over - 0.90% discount off standard variable rate	3.99	4.44
Honeymoon Home Loan	Fixed - 12 months* - residential purpose (new money only)	3.45	4.19
Fixed Rate Home Loan	Fixed - residential purpose		
	Fixed 1 year*	3.59	4.20
	Fixed 2 years*	3.35	4.11
	Fixed 3 years*	3.45	4.07
<b>Interest Only</b>			
True Basic Variable Home Loan	Variable - residential purpose		
	LVR above 80%	4.66	4.51
	LVR 80% or less	4.25	4.10
True Value Home Loan	Standard variable - residential purpose	5.24	5.03
Accelerator Package Home Loan	Variable - residential purpose		
	Less than \$250k - 0.80% discount off standard variable rate	4.44	4.65
	\$250k & over - 0.90% discount off standard variable rate	4.34	4.55
Honeymoon Home Loan	Fixed - 12 months* - residential purpose (new money only)	3.80	4.22
Fixed Rate Home Loan	Fixed - residential purpose		
	Fixed 1 year*	3.94	4.24
	Fixed 2 years*	3.70	4.17
	Fixed 3 years*	3.80	4.16
Bridging Loan	Variable	5.24	5.24

\*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. 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. All home loans are secured.

For more information contact us on **1300 13 22 77** or visit [communityfirst.com.au](http://communityfirst.com.au)  
For information on your account call our 24 hour Account Enquiry Service on **1300 13 16 99**.

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Home loans – investment	Loan type/purpose	Rate (%p.a.)	Comparison rate (%p.a.)** \$150,000 over 25 years
<b>Principal &amp; Interest</b>			
True Basic Variable Home Loan	Variable - investment purpose		
	LVR above 80%	4.61	4.67
	LVR 80% or less	4.20	4.26
True Value Home Loan	Standard variable - investment purpose	5.19	5.26
Accelerator Package Home Loan	Variable - investment purpose		
	Less than \$250k - 0.80% discount off standard variable rate	4.39	4.84
	\$250k & over - 0.90% discount off standard variable rate	4.29	4.74
Honeymoon Home Loan	Fixed - 12 months* - investment purpose (new money only)	3.85	4.50
Fixed Rate Home Loan	Fixed - investment purpose		
	Fixed 1 year*	3.99	4.51
	Fixed 2 years*	3.75	4.43
	Fixed 3 years*	3.85	4.39
<b>Interest Only</b>			
True Basic Variable Home Loan	Variable - investment purpose		
	LVR above 80%	4.96	4.82
	LVR 80% or less	4.55	4.40
True Value Home Loan	Standard variable - investment purpose	5.54	5.33
Accelerator Package Home Loan	Variable - investment purpose		
	Less than \$250k - 0.80% discount off standard variable rate	4.74	4.95
	\$250k & over - 0.90% discount off standard variable rate	4.64	4.85
Honeymoon Home Loan	Fixed - 12 months* - residential purpose (new money only)	4.20	4.53
Fixed Rate Home Loan	Fixed - investment purpose		
	Fixed 1 year*	4.34	4.55
	Fixed 2 years*	4.10	4.49
	Fixed 3 years*	4.20	4.48
Bridging Loan	Variable	5.24	5.24

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Personal loans	Loan type	Rate (%p.a.)	Comparison rate (%p.a.)** \$30,000 over 5 years
Personal Best (unsecured)	Variable (min loan \$5,000)	12.99	13.28
	Fixed (min loan \$5,000, max 5 year term)	12.99	13.28
Green Loan (unsecured)	Variable (max 5 year term)	5.99	6.26
	Variable (max 10 year term)	7.99	8.26
Home Improvement Loan (unsecured)	Variable (max 5 year term)	5.99	6.26
	Variable (max 10 year term)	7.99	8.26

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)	4.89
Overdrafts (unsecured)	Variable (min \$1,000)	14.70
Low Rate 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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