

# Loan Interest Rates

Effective 11 December 2020

| Home loans<br>– owner-occupied | Loan type<br>- residential purpose | Rate<br>(%p.a.) | Comparison<br>rate (%p.a.)** |
|--------------------------------|------------------------------------|-----------------|------------------------------|
|--------------------------------|------------------------------------|-----------------|------------------------------|

## Principal & Interest

### Variable Rate

|                               |   |      |      |
|-------------------------------|---|------|------|
| True Basic Variable Home Loan | LVR above 80%                             | 4.06 | 4.13 |
|                               | LVR 80% or less                           | 3.65 | 3.72 |
| True Value Home Loan          | Standard variable                         | 4.64 | 4.71 |
| Accelerator Package Home Loan | 0.90% discount off standard variable rate | 3.74 | 4.15 |

### Fixed Rate

|                               |                          |      |      |
|-------------------------------|--------------------------|------|------|
| Honeymoon Home Loan           | 1 year* (new money only) | 2.49 | 3.79 |
| Fixed Rate Home Loan          | 1 year*                  | 2.49 | 3.79 |
|                               | 2 years*                 | 2.49 | 3.67 |
|                               | 3 years*                 | 2.49 | 3.56 |
| Accelerator Package Home Loan | 1 year ^                 | 2.34 | 4.03 |
|                               | 2 years ^                | 2.34 | 3.91 |
|                               | 3 years ^                | 2.34 | 3.80 |

## Interest Only

### Variable Rate

|                               |   |      |      |
|-------------------------------|---|------|------|
| True Basic Variable Home Loan | LVR above 80%                             | 4.41 | 4.26 |
|                               | LVR 80% or less                           | 4.00 | 3.85 |
| True Value Home Loan          | Standard variable                         | 4.99 | 4.85 |
| Accelerator Package Home Loan | 0.90% discount off standard variable rate | 4.09 | 4.25 |
| Bridging Loan                 |   | 4.99 | 4.85 |

### Fixed Rate

|                               |                          |      |      |
|-------------------------------|--------------------------|------|------|
| Honeymoon Home Loan           | 1 year* (new money only) | 2.79 | 3.81 |
| Fixed Rate Home Loan          | 1 year*                  | 2.79 | 3.81 |
|                               | 2 years*                 | 2.79 | 3.72 |
|                               | 3 years*                 | 2.79 | 3.64 |
| Accelerator Package Home Loan | 1 year ^                 | 2.64 | 4.04 |
|                               | 2 years ^                | 2.64 | 3.94 |
|                               | 3 years ^                | 2.64 | 3.85 |

\*The fixed rate will revert to the standard variable rate after the fixed rate period. ^The fixed rate will revert to the applicable Accelerator Package discount off the standard variable rate based on the loan balance when the fixed term expires. \*\*Comparison rate calculated on a loan amount of \$150,000 over a loan term of 25 years. **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**.

# Loan Interest Rates

Effective 11 December 2020

| Home loans<br>– investment purpose | Loan type<br>- investment purpose | Rate<br>(%p.a.) | Comparison<br>rate (%p.a.)** |
|------------------------------------|-----------------------------------|-----------------|------------------------------|
|------------------------------------|-----------------------------------|-----------------|------------------------------|

## Principal & Interest

### Variable Rate

|                               |   |      |      |
|-------------------------------|---|------|------|
| True Basic Variable Home Loan | LVR above 80%                             | 4.36 | 4.43 |
|                               | LVR 80% or less                           | 3.95 | 4.02 |
| True Value Home Loan          | Standard variable                         | 4.94 | 5.01 |
| Accelerator Package Home Loan | 0.90% discount off standard variable rate | 4.04 | 4.45 |

### Fixed Rate

|                               |                          |      |      |
|-------------------------------|--------------------------|------|------|
| Honeymoon Home Loan           | 1 year* (new money only) | 2.79 | 4.08 |
| Fixed Rate Home Loan          | 1 year*                  | 2.79 | 4.08 |
|                               | 2 years*                 | 2.79 | 3.97 |
|                               | 3 years*                 | 2.79 | 3.86 |
| Accelerator Package Home Loan | 1 year ^                 | 2.64 | 4.32 |
|                               | 2 years ^                | 2.64 | 4.20 |
|                               | 3 years ^                | 2.64 | 4.09 |

## Interest Only

### Variable Rate

|                               |   |      |      |
|-------------------------------|---|------|------|
| True Basic Variable Home Loan | LVR above 80%                             | 4.71 | 4.56 |
|                               | LVR 80% or less                           | 4.30 | 4.15 |
| True Value Home Loan          | Standard variable                         | 5.29 | 5.15 |
| Accelerator Package Home Loan | 0.90% discount off standard variable rate | 4.39 | 4.54 |
| Bridging Loan                 |   | 4.99 | 4.85 |

### Fixed Rate

|                               |                          |      |      |
|-------------------------------|--------------------------|------|------|
| Honeymoon Home Loan           | 1 year* (new money only) | 3.09 | 4.11 |
| Fixed Rate Home Loan          | 1 year*                  | 3.09 | 4.11 |
|                               | 2 years*                 | 3.09 | 4.02 |
|                               | 3 years*                 | 3.09 | 3.94 |
| Accelerator Package Home Loan | 1 year ^                 | 2.94 | 4.34 |
|                               | 2 years ^                | 2.94 | 4.24 |
|                               | 3 years ^                | 2.94 | 4.14 |

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# Loan Interest Rates

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| Personal loans                    | Loan type                   | Rate (%p.a.) | Comparison rate (%p.a.)**<br>\$30,000 over 5 years |
|-----------------------------------|-----------------------------|--------------|--|
| Personal Best (unsecured)         | Variable                    | 11.99        | 12.28  |
|                                   | Fixed (max 5 year term)     | 11.99        | 12.28  |
| 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.)**<br>\$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)                                 | 4.64         |
| Overdrafts (unsecured)        | Variable (min \$1,000)                                  | 14.45        |
| Low Rate Credit Card          | Variable (balance transfers, purchases & cash advances) | 8.99         |
| Low Rate Pink Credit Card     | Variable (balance transfers, purchases & cash advances) | 8.99         |
| Low Rate Blue Credit Card     | Variable (balance transfers, purchases & cash advances) | 8.99         |

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