

Loan Interest Rates

Effective 1 February 2021

Home loans – owner-occupied	Loan type - residential purpose	Rate (%p.a.)	Comparison rate (%p.a.)**
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Principal & Interest

Variable Rate

True Basic Variable Home Loan	LVR above 80%	3.99	4.06
	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)	2.44	3.78
Fixed Rate Home Loan	1 year*	2.44	3.78
	2 years*	2.44	3.66
	3 years*	2.44	3.55
Accelerator Package Home Loan	1 year ^	2.29	4.02
	2 years ^	2.29	3.90
	3 years ^	2.29	3.79

Interest Only

Variable Rate

True Basic Variable Home Loan	LVR above 80%	4.34	4.19
	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)	2.74	3.81
Fixed Rate Home Loan	1 year*	2.74	3.81
	2 years*	2.74	3.72
	3 years*	2.74	3.63
Accelerator Package Home Loan	1 year ^	2.59	4.04
	2 years ^	2.59	3.93
	3 years ^	2.59	3.84

*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
For information on your account call our 24 hour Account Enquiry Service on **1300 13 16 99**.

Loan Interest Rates

Effective 1 February 2021

Home loans – investment purpose	Loan type - investment purpose	Rate (%p.a.)	Comparison rate (%p.a.)**
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Principal & Interest

Variable Rate

True Basic Variable Home Loan	LVR above 80%	4.29	4.36
	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)	2.74	4.08
Fixed Rate Home Loan	1 year*	2.74	4.08
	2 years*	2.74	3.96
	3 years*	2.74	3.85
Accelerator Package Home Loan	1 year ^	2.59	4.31
	2 years ^	2.59	4.19
	3 years ^	2.59	4.07

Interest Only

Variable Rate

True Basic Variable Home Loan	LVR above 80%	4.64	4.49
	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)	3.04	4.11
Fixed Rate Home Loan	1 year*	3.04	4.11
	2 years*	3.04	4.01
	3 years*	3.04	3.93
Accelerator Package Home Loan	1 year ^	2.89	4.33
	2 years ^	2.89	4.23
	3 years ^	2.89	4.13

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Personal loans	Loan type	Rate (%p.a.)	Comparison rate (%p.a.)** \$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.)** \$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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