

Yarrowonga 58 Belmore Street Yarrowonga Vic 3730 Phone (03) 5744 3713 Fax (03) 5744 1926 Email info@cmcu.com.au

| Home Loan Rates | LVR | Owner Occupied | Comparison Rate (Owner) ² | Investor Rate | Comparison Rate (Investor) ² |
|--------------------------|------|----------------|--------------------------------------|---------------|---|
| Standard* | <80% | 6.99% p.a. | 7.05% p.a. | 7.49% p.a. | 7.55% p.a. |
| Standard* | >80% | 7.49% p.a. | 7.55% p.a. | 7.99% p.a. | 8.05% p.a. |
| Loan Offset [^] | <80% | 6.99% p.a. | 7.05% p.a. | 7.49% p.a. | 7.55% p.a. |
| Loan Offset [^] | >80% | 7.49% p.a. | 7.55% p.a. | 7.99% p.a. | 8.05% p.a. |
| Interest Only | <80% | 7.49% p.a. | 7.55% p.a. | 7.99% p.a. | 8.05% p.a. |
| Interest Only | >80% | 7.99% p.a. | 8.05% p.a. | 8.49% p.a. | 8.55% p.a. |

| Fixed Rate Home Loan | LVR | Owner Occupied | Comparison Rate (Owner) ² | Investor Rate | Comparison Rate (Investor) ² |
|---------------------------|-----|----------------|--------------------------------------|---------------|---|
| 1 Year Fixed ¹ | Any | 7.24% p.a. | 7.08% p.a. | 7.74% p.a. | 7.58% p.a. |
| 2 Year Fixed ¹ | Any | 7.64% p.a. | 7.18% p.a. | 7.99% p.a. | 7.66% p.a. |
| 3 Year Fixed ¹ | Any | 7.74% p.a. | 7.27% p.a. | 8.49% p.a. | 7.85% p.a. |

| Car Loans | New Car ³ | Comparison Rate (New Car) ⁴ | Used Car | Comparison Rate (Used Car) ⁴ |
|-----------|----------------------|--|------------|---|
| Variable | 6.99% p.a. | 7.41% p.a. | 8.99% p.a. | 9.42% p.a. |

| Personal Loans | Overdraft – Unsecured | Solar | Fully Secured | Partly Secured | Unsecured |
|------------------------------|-----------------------|------------|---------------|----------------|-------------|
| Variable | 12.99% p.a. | 7.50% p.a. | 7.50% p.a. | 9.95% p.a. | 12.50% p.a. |
| Comparison Rate ⁴ | n/a | 7.92% p.a. | 7.92% p.a. | 10.38% p.a. | 12.87% p.a. |

| Business/Commercial | |
|--------------------------------------|-------------------------------|
| Secured (residential real estate) | Rate available on application |
| Secured by Commercial/Rural Property | Rate available on application |
| Secured by Goods Mortgage | Rate available on application |
| Unsecured | Rate available on application |
| Overdraft | Rate available on application |

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Important Information

Credit eligibility criteria, terms and conditions, fees and charges apply.

For further details including product specific features and requirements please visit cmcu.com.au or call us on 03 5744 3713.

Interest rates current as at 13th November 2023 for new lending approved on or after 13th November 2023 and are subject to change without notice.

* Standard loan does not include the mortgage offset facility.

^ Loan includes the mortgage offset facility. Must be applied for at time of loan application.

¹ Fixed Rate Loans are for a term of 12, 24 or 36 months, after which it reverts to the standard variable loan rate. Available to new and existing loans. Application fee is applicable. Fixed rate loans do not have access to redraw, offset or further loan amounts.

² **Warning:** The 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 savings such as fee waivers, are not included in the comparison rate but may influence the costs of the loan. The comparison rate displayed is calculated based on a loan amount of \$150,000 over a 25-year term.

³ Valid for new lending for new cars with a compliance date of 2022/2023 purchased from a new car dealer. Compulsory security interest over vehicle being purchased. Maximum loan amount must not exceed invoice price.

⁴ **Warning:** The comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as early repayment fees and costs savings such as fee waivers, are not included in the comparison rate but may influence the costs of the loan. The comparison rate displayed is calculated based on a loan amount of \$30,000 over a 5-year term.
