

For new loans effective from 5th July 2017

Home Loans		
Owner Occupied - Variable	Basic	5.10% pa
	Loan Offset	5.10% pa
	Interest Only	5.50% pa
Investment	Standard	5.75% pa
	Interest Only	5.90% pa

Car Loans		
Protected*	New Car	6.50% pa
	Used Car	8.50% pa
Other	New Car	7.50% pa
	Used Car	9.50% pa

Personal Loan		
Protected*	Fully Secured	7.50% pa
	Partly Secured	9.95% pa
	Unsecured	12.50% pa
Other Personal Loans Variable	Overdraft – Unsecured	12.99% pa
	Solar	7.50% pa
	Fully Secured	8.95% pa
	Partly Secured	10.95% pa
	Unsecured	13.50% pa

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

Note: To be read in conjunction with the Interest Rate Comparison Schedule. Terms and Conditions are available on application Fees and Charges Apply. Interest Rates are subject to change at the discretion of the Credit Union.

* A protected loan is one covered by Consumer Credit Insurance

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