



INTEREST RATES

19 November 2020

Savings

| | | |
|-------------------------------|----------|---|
| On Call Savings: | 0.01% pa | Calculated on minimum monthly balance, credit end of month |
| Christmas Club: | 0.15% pa | Calculated on minimum monthly balance, credit end of month |
| Junior Saver: | 1.00% pa | Calculated daily and credit monthly (end of month) |
| Cash Management: | | |
| \$0 - \$2,999.99 | Nil | Calculated daily and credit half yearly (June and December) |
| \$3,000.00 - \$19,999.99 | 0.10% pa | |
| \$20,000 + | 0.25% pa | |
| On-line Savings: | | |
| \$0 - \$999.99 | Nil | Calculated daily and credit half yearly (June and December) |
| \$1,000.00 + | 0.25% pa | |
| Lifestyle Plus Single: | | |
| \$0 - \$48,600 | 0.05% pa | Calculated daily and credit half yearly (June and December) |
| \$48,600.01+ | 0.65% pa | |
| Lifestyle Plus Couple: | | |
| \$0 - \$80,600 | 0.05% pa | Calculated daily and credit half yearly (June and December) |
| \$80,600.01+ | 0.65% pa | |
| Budget Account: | 0.00% pa | |

(Terms & Conditions apply, please refer to our Fees & Charges and Transaction Limits brochure)

Term Deposits (Minimum \$500)

| | | |
|-----------|-----------------|---|
| 3 Months | 0.40% pa | Calculated daily and credited on maturity |
| 6 Months | 0.45% pa | Calculated daily and credited on maturity |
| 9 Months | 0.50% pa | Calculated daily and credited on maturity |
| 12 Months | 0.55% pa | Calculated daily and credited on maturity |

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Loan Interest Rates

| Loan Type | Interest Rate | Comparison Rate* |
|----------------------------------|-----------------|---|
| Extra Special Car Loan >\$30,000 | 4.80%pa | 4.99% pa (for a loan of \$30,000 over 5 years) |
| Car Loan Special >\$20,000 | 5.80%pa | 5.99% pa (for a loan of \$30,000 over 5 years) |
| New Car Loan , | 6.99% pa | 7.18% pa (for a loan of \$30,000 over 5 years) |
| Used Car – 20% Deposit | 10.50%pa | 10.70% pa (for a loan of \$30,000 over 5 years) |
| Used Car – No Deposit | 11.50%pa | 11.70% pa (for a loan of \$30,000 over 5 years) |
| Personal Loans | 14.50%pa | 15.45% pa (for a loan of \$10,000 over 3 years) |
| Mortgage Owner Occupied | 4.45% pa | 4.50% pa (for a loan of \$150,000 over 25 years) |
| 2yr Discount Rate | 3.45% pa | 4.36% pa (for a loan of \$150,000 over 25 years) |
| Mortgage Investment | 4.45% pa | 4.50% pa (for a loan of \$150,000 over 25 years) |
| Mortgage Commercial | 8.05% pa | 8.10% pa (for a loan of \$150,000 over 25 years) |
| Home Equity Loan | 4.95% pa | |
| Overdraft (Secured) | 8.15% pa | |
| Overdraft (unsecured) | 13.75%pa | |

**The comparison rates are true only for the examples given.*

*Different terms, fees or other loan amounts may result in a different comparison Rate.
All loans are subject to Credit Union lending policies and criteria. Fees & Charges apply.
Terms and Conditions are available on application*

Endorsed Board Meeting 23 November 2020

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Australian Financial Services Licence/Australian Credit Licence 240 722