



## INTEREST RATES

21 March 2020

### Savings

<b>On Call Savings:</b>	0.01% pa	Calculated on minimum monthly balance, credit end of month
<b>Christmas Club:</b>	0.25% pa	Calculated on minimum monthly balance, credit end of month
<b>Junior Saver:</b>	1.25% pa	Calculated daily and credit monthly (end of month)
<b>Cash Management:</b>		
\$0 - \$2,999.99	Nil	Calculated daily and credit half yearly (June and December)
\$3,000.00 - \$19,999.99	<b>0.10%</b> pa	
\$20,000 +	<b>0.25%</b> pa	
<b>On-line Savings:</b>		
\$0 - \$999.99	Nil	Calculated daily and credit half yearly (June and December)
\$1,000.00 +	<b>0.40%</b> pa	
<b>Lifestyle Plus Single:</b>		
\$0 - \$48,600	<b>0.05%</b> pa	Calculated daily and credit half yearly (June and December)
\$48,600.01+	<b>0.85%</b> pa	
<b>Lifestyle Plus Couple:</b>		
\$0 - \$80,600	<b>0.05%</b> pa	Calculated daily and credit half yearly (June and December)
\$80,600.01+	<b>0.85%</b> pa	
<b>Budget Account:</b>	0.00% pa	

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

### Term Deposits (Minimum \$500)

3 Months	<b>0.80%</b> pa	Calculated daily and credited on maturity
6 Months	<b>0.90%</b> pa	Calculated daily and credited on maturity
9 Months	<b>0.90%</b> pa	Calculated daily and credited on maturity
12 Months	<b>0.95%</b> pa	Calculated daily and credited on maturity

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### Loan Interest Rates

Loan Type	Interest Rate	Comparison Rate*
Car Loan Special	5.80% pa	5.99% pa (for a loan of \$30,000 over 5 years)
New Car Loan Special	6.99% pa	7.18% pa (for a loan of \$30,000 over 5 years)
New Car – 20% Deposit	8.99% pa	9.18% pa (for a loan of \$30,000 over 5 years)
New Car – No Deposit	10.25% pa	10.44% 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	4.90% pa	4.97% pa (for a loan of \$150,000 over 25 years)
2yr Discount Rate	3.90% pa	4.79% pa (for a loan of \$150,000 over 25 years)
Mortgage Investment	4.90% pa	4.97% pa (for a loan of \$150,000 over 25 years)
Mortgage Commercial	8.50% pa	8.59% pa (for a loan of \$150,000 over 25 years)
Home Equity Loan	5.40% pa	
Overdraft (Secured)	8.60% pa	
Overdraft (unsecured)	14.10% 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 March 2020**

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