



## INTEREST RATES

11 February 2021

### Savings

<b>On Call Savings:</b>	0.01% pa	Calculated on minimum monthly balance, credit end of month
<b>Christmas Club:</b>	0.15% pa	Calculated on minimum monthly balance, credit end of month
<b>Junior Saver:</b>	1.00% 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	0.10% pa	
\$20,000 +	0.25% pa	
<b>On-line Savings:</b>		
\$0 - \$999.99	Nil	Calculated daily and credit half yearly (June and December)
\$1,000.00 +	0.25% pa	
<b>Lifestyle Plus Single:</b>		
\$0 - \$48,600	0.05% pa	Calculated daily and credit half yearly (June and December)
\$48,600.01+	<b>0.35% pa</b>	
<b>Lifestyle Plus Couple:</b>		
\$0 - \$80,600	0.05% pa	Calculated daily and credit half yearly (June and December)
\$80,600.01+	<b>0.35% pa</b>	
<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>0.35% pa</b>	Calculated daily and credited on maturity
6 Months	<b>0.40% pa</b>	Calculated daily and credited on maturity
9 Months	<b>0.45% pa</b>	Calculated daily and credited on maturity
12 Months	<b>0.50% pa</b>	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 22 February 2021**

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