

This is a comparison rates schedule outlining our comparison rates across a range of amounts and terms. This document should be read in conjunction with our Product Disclosure Statement, General Terms and Conditions and Supplementary Product Disclosure Statement (Interest rates). You can obtain a copy of these documents by calling us or visiting our website.



Secured lending

		Member home and investment loans						
		First Home Buyers Loan	Home Loan	Investment Loan	Interest Only Investment Loan	Non-member Home and Investment loans	Accommodation Deposit Loan	Reverse Mortgage
Annual interest rate		3.64%	3.79%	4.29%	4.49%	5.05%	5.50%	6.49%
Amount	Term (years)	Comparison rates						
\$10,000	3							14.13%
\$15,000	4							10.28%
\$20,000	4							9.30%
\$25,000	5							8.30%
\$30,000	5							7.99%
\$50,000	7							7.14%
\$70,000	25							6.65% ²
\$100,000	25							6.60% ²
\$130,000	25							6.58% ²
\$150,000	25	3.64% ¹	3.79% ¹	4.29% ¹	4.49% ¹	5.46%	5.57% ²	6.57% ²
\$200,000	25	3.64%	3.79%	4.29%	4.49% ²	5.36%	5.55% ²	6.55% ²
\$225,000	25	3.64%	3.79%	4.29%	4.49% ²	5.32%	5.55% ²	6.54% ²
\$250,000	25	3.64%	3.79%	4.29%	4.49% ²	5.30%	5.54% ²	6.54% ²
\$275,000	30	3.64%	3.79%	4.29%	4.49% ²	5.26%	5.53% ²	6.53% ²
\$300,000	30	3.64%	3.79%	4.29%	4.49% ²	5.25%	5.53% ²	6.52% ²

Personal loans

		Member rate	Non-member rate
Annual interest rate		10.40%	10.90%
Amount	Term (years)	Comparison rates	
\$10,000	3	10.40%	11.77%
\$15,000	4	10.40%	11.35%
\$20,000	4	10.40%	11.23%
\$25,000	5	10.40%	11.12%
\$30,000	5	10.40%	11.08%

¹ Credit is available for this amount, but not at this interest rate for this amount borrowed.

² Credit is available for this amount, but not for this term.

Car loans

		Member rate		Non-member rate	
		Car up to 4 years old	Car 4 – 7 years old	Car up to 4 years old	Car 4 – 7 years old
Annual interest rate		6.99%	7.99%	7.49%	8.49%
Amount	Term (years)	Comparison rates			
\$10,000	3	6.99%	6.99%	8.39%	9.39%
\$15,000	4	6.99%	6.99%	7.95%	8.95%
\$20,000	4	6.99%	6.99%	7.56%	8.83%
\$25,000	5	6.99%	6.99%	7.76%	8.71%
\$30,000	5	6.99%	6.99%	7.67%	8.68%
\$50,000	7	6.99%	6.99%	7.57%	8.57%
\$70,000³	25	6.99%	6.99%	7.51%	8.51%
\$100,000³	25	6.99%	6.99%	7.50%	8.51%

³ Credit is available for this amount, but not for this term.

Please note, these comparison rates are true only for the examples given and may not include all government fees and charges. Different terms, fees, or other loan amounts might result in a different comparison rate. Interest rates are variable unless otherwise noted.

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