

Owner Occupied Home Loan Products

Basic Home Loan (Owner Occupied)	Principal & Interest p.a.	
	Interest Rate	Comparison Rate*
LVR ≤ 80% Special Offer Variable rate [#]	2.78%	2.83%
LVR ≤ 80% Variable rate	3.03%	3.08%
LVR >80% Special Offer Variable rate [#]	2.98%	3.03%
LVR >80% Variable rate	3.33%	3.38%

- Available for New Home loans only. Minimum lending amount \$250k. Maximum LVR 95%
- Interest Only Construction loans are available at the same Principal & Interest variable rate, for a period of 12-months.
- [#] Available for new business only. Valid for new loan applications received between 2nd September 2020 and 31st January 2021. Offers not available for switching of existing SCCU home loans. Not available through Broker introduced business.

Standard Home Loan (Owner Occupied) [#]	Principal & Interest p.a.	
	Interest Rate	Comparison Rate*
Variable rate [^]	4.53%	4.58%
1 year fixed rate	2.59%	4.40%
2 year fixed rate	2.49%	4.21%
3 year fixed rate	2.49%	4.05%
4 year fixed rate	2.19%	3.80%
5 year fixed rate	2.99%	3.96%

- Maximum Lending Amount \$250k. Fixed rates revert to the Standard Home Loan (Owner Occupied) variable rate on expiry
- [^] Interest Only Construction loans are available at the same Principal & Interest variable rate, for a period of 12-months.
- [#] Available for new business only. Offers not available for switching of existing SCCU home loans. Not available through Broker introduced business..

Premium Home Loan (Owner Occupied) [#]	Principal & Interest p.a.	
	Interest Rate	Comparison Rate*
Variable rate [^]	3.28%	3.33%
1 year fixed rate	2.39%	3.25%
2 year fixed rate	2.29%	3.16%
3 year fixed rate	2.29%	3.08%
4 year fixed rate	1.99%	2.91%
5 year fixed rate	2.79%	3.14%

- Minimum lending amount \$250k. Fixed rates revert to the Premium Home Loan variable rate on expiry
- [^] Interest Only Construction loans are available at the same Principal & Interest variable rate, for a period of 12-months.
- [#] Available for new business only. Offers not available for switching of existing SCCU home loans. Not available through Broker introduced business.

Bridging Loan (Owner Occupied)	Interest Only p.a.	
	Interest Rate	Comparison Rate*
Variable rate	5.68%	5.73%

Credit Eligibility criteria, terms & conditions, fees & charges apply. *Comparison rate is based on a loan amount of \$150,000 repayable over 25 years.

WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.
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Investment Home Loan Products

Basic Home Loan (Investment)	Interest Only p.a.		Principal & Interest p.a.	
	Interest Rate	Comparison Rate *	Interest Rate	Comparison Rate *
LVR ≤ 80% Special Offer Variable rate [#]	3.28%	3.33%	3.08%	3.13%
LVR ≤ 80% Variable rate	3.73%	3.78%	3.43%	3.48%
LVR > 80% Special Offer Variable rate [#]	3.48%	3.53%	3.28%	3.33%
LVR > 80% Variable rate	3.93%	3.98%	3.63%	3.68%

- Available for New Home loans only. Minimum lending amount \$250k. Maximum LVR 90%. Maximum Interest Only Term is 5 years.
- Construction loans available. Interest only period will apply for a maximum of 12-month period on Principal & Interest Loans, at the relevant variable rate
- [#] Available for new business only. Valid for new loan applications received between 2nd September 2020 and 31st January 2021. Offers not available for switching of existing SCCU home loans. Not available through Broker introduced business.

Standard Home Loan (Investment) [#]	Interest Only p.a.		Principal & Interest p.a.	
	Interest Rate	Comparison Rate *	Interest Rate	Comparison Rate *
Variable rate [^]	5.33%	5.38%	4.93%	4.98%
1 year fixed rate	3.09%	5.17%	2.89%	4.79%
2 year fixed rate	2.99%	4.95%	2.79%	4.59%
3 year fixed rate	2.99%	4.76%	2.79%	4.42%
4 year fixed rate	3.59%	4.78%	3.29%	4.42%
5 year fixed rate	3.59%	4.66%	3.29%	4.31%

- Maximum Lending Amount \$250k. Maximum Interest Only Term is 5 years. Interest Only Fixed rates revert to the Standard Home Loan (Investment) Principal & Interest variable rate on expiry. Principal & Interest Fixed rates revert to the Standard Home Loan (Investment) variable rate on expiry.
- [^] Construction loans available. Interest only period will apply for a maximum of 12-month period on Principal & Interest Loans, at the relevant variable rate.
- [#] Available for new business only. Offers not available for switching of existing SCCU home loans. Not available through Broker introduced business.

Premium Home Loan (Investment) [#]	Interest Only p.a.		Principal & Interest p.a.	
	Interest Rate	Comparison Rate *	Interest Rate	Comparison Rate *
Variable rate [^]	3.98%	4.03%	3.68%	3.74%
1 year fixed rate	2.99%	3.94%	2.79%	3.66%
2 year fixed rate	2.89%	3.83%	2.69%	3.57%
3 year fixed rate	2.89%	3.75%	2.69%	3.49%
4 year fixed rate	3.29%	3.80%	3.09%	3.54%
5 year fixed rate	3.29%	3.75%	3.09%	3.49%

- Minimum lending amount \$250k. Maximum Interest Only Term is 5 years. Interest Only Fixed rates revert to the Premium Home Loan (Investment) Principal & Interest variable rate on expiry. Principal & Interest Fixed rates revert to the Premium Home Loan (Investment) variable rate on expiry.
- [^] Construction loans available. Interest only period will apply for a maximum of 12-month period on Principal & Interest Loans, at the relevant variable rate.
- [#] Available for new business only. Offers not available for switching of existing SCCU home loans. Not available through Broker introduced business.

Credit Eligibility criteria, terms & conditions, fees & charges apply. * Comparison rate is based on a loan amount of \$150,000 repayable over 25 years.

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Personal Loan Products

Personal Loan	Principal & Interest p.a.	
	Interest Rate	Comparison Rate
Secured fixed rate	7.49%	7.84%#
Unsecured fixed rate	9.49%	9.85%##
New Vehicle Loan fixed rate	6.49%	6.84%

Business Loan Products

Business Loan	Interest Rate p.a.	
	Residential Secured	Commercial Secured
Variable rate - 12 month intro rate#	3.65%	3.85%
Variable rate	4.40%	4.60%
1 year fixed rate	3.80%	4.30%
2 year fixed rate	3.80%	4.30%
3 year fixed rate	3.80%	4.30%
4 year fixed rate	4.15%	4.65%
5 year fixed rate	4.15%	4.65%

- Minimum lending amount \$50k. Fixed rates revert to the Business Loan variable rate on expiry
- # Business Loan Intro Rate available for new loans only and Minimum lending amount is \$100k. Intro rate reverts to the Business Loan variable rate after first 12 months

Business Vehicle Loan	Interest Rate p.a.
Secured (Fixed)	5.75%

- Minimum lending amount \$20,000 – Maximum lending \$150,000

Overdraft	Reference Rates - Interest Rate p.a.
Business (Residential Security)	6.54%#
Business (Commercial Security)	6.74%#
Business (Unsecured)	15.00%#

- # Rates are Reference Rates only. Interest Rate Margins will apply

Back to Business Loans & Overdrafts [^]	Interest Rate p.a.
Back to Business Loan – Variable rate	4.40%
Back to Business Overdraft	6.40%

- [^] SCCU Back to Business Loans and Back to Business Overdrafts are provided as part of the Australian Government's Coronavirus SME Guarantee Scheme

Credit Eligibility criteria, terms & conditions, fees & charges apply. Interests Rates subject to change. #Secured Comparison rate is based on a loan amount of \$30,000 repayable over 5 years.

##Unsecured Comparison rate is based on a loan amount of \$30,000 repayable over 5 years.

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