

Owner Occupied Home Loan Products

Basic Home Loan (Owner Occupied)	Principal & Interest p.a.	
	Interest Rate	Comparison Rate*
LVR < 60% Special Offer Variable rate	2.48%	2.49%
LVR < 80% Special Offer Variable rate	2.48%	2.49%
LVR ≥ 80% Special Offer Variable rate	2.68%	2.69%

Available for new home loans received by 31st December 2021 and settled by 28th February 2022

Standard Home Loan (Owner Occupied)	Principal & Interest p.a.	
	Interest Rate	Comparison Rate*
Variable rate	4.53%	4.58%
1 year fixed rate [^]	2.19%	4.36%
2 year fixed rate [^]	2.19%	4.16%
3 year fixed rate [^]	2.39%	4.03%
4 year fixed rate [^]	2.79%	4.00%
5 year fixed rate [^]	2.89%	3.92%

[^] At the end of your fixed rate period the interest rate will revert to the variable rate set out in the above table.

Premium Home Loan (Owner Occupied)	Principal & Interest p.a.	
	Interest Rate	Comparison Rate*
Variable rate - Special Offer Variable rate [#]	2.78%	2.79%
1 year fixed rate [^]	1.99% [#]	2.72% [#]
2 year fixed rate [^]	1.99%	2.66%
3 year fixed rate [^]	2.19%	2.64%
4 year fixed rate [^]	2.59%	2.73%
5 year fixed rate [^]	2.69%	2.75%

[#] Available for new home loans received by 31st December 2021 and settled by 28th February 2022

[^] At the end of your fixed rate period the interest rate will revert to the variable rate set out in the above table.

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

Credit eligibility criteria, terms and conditions, fees and charges apply.

* The 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.

Southern Cross Credit Union Ltd ABN 82 087 650 682 Australian Credit Licence 241 000.

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 ≤ 60% Special Offer Variable rate	2.98%^A	2.99%	2.68%	2.69%
LVR < 80% Special Offer Variable rate	2.98%^A	2.99%	2.68%	2.69%
LVR ≥ 80% Special Offer Variable rate	3.18%^A	3.19%	2.88%	2.89%

Available for new home loans received by 31st December 2021 and settled by 28th February 2022

^A At the end of your interest only period the interest rate will revert to the respective variable principal and interest rate set out in the above table.

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 ^A	2.69%	5.13%	2.49%	4.75%
2 year fixed rate ^A	2.69%	4.89%	2.49%	4.54%
3 year fixed rate ^A	2.89%	4.73%	2.69%	4.39%
4 year fixed rate ^A	3.29%	4.68%	3.09%	4.36%
5 year fixed rate ^A	3.39%	4.58%	3.19%	4.24%

^A At the end of your fixed rate period the interest rate will revert to the variable principal and interest rate set out in the above table.

Premium Home Loan (Investment)	Interest Only p.a.		Principal & Interest p.a.	
	Interest Rate	Comparison Rate*	Interest Rate	Comparison Rate*
Variable rate - Special Offer Variable rate [#]	3.28%	3.29%	2.98%	2.99%
1 year fixed rate ^A	2.49%	3.22%	2.29%	2.93%
2 year fixed rate ^A	2.49%	3.15%	2.29%	2.87%
3 year fixed rate ^A	2.69%	3.14%	2.49%	2.87%
4 year fixed rate ^A	3.09%	3.22%	2.89%	2.96%
5 year fixed rate ^A	3.19%	3.22%	2.99%	2.99%

[#] Available for new home loans received by 31st December 2021 and settled by 28th February 2022

^A At the end of your fixed rate period the interest rate will revert to the variable principal and interest rate set out in the above table.

Credit eligibility criteria, terms and conditions, fees and charges apply.

* The 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.

Personal Loan Products

Personal Loan	Principal & Interest p.a.	
	Interest Rate	Comparison Rate [*]
New Vehicle Loan fixed rate ¹	4.65%	5.58%
Secured fixed rate ¹	6.99%	7.91%
Unsecured fixed rate ²	8.99% ⁴	9.90%
	10.99% ⁴	11.89%
	12.99% ⁴	13.88%

Business Loan Products

Business Loan	Interest Rate p.a.	
	Residential Secured	Commercial Secured
Variable rate	3.65%	3.85%
1 year fixed rate [^]	2.89%	3.09%
2 year fixed rate [^]	2.89%	3.09%
3 year fixed rate [^]	2.99%	3.19%
4 year fixed rate [^]	3.09%	3.29%
5 year fixed rate [^]	3.29%	3.29%

[^] At the end of your fixed rate period the interest rate will revert to the respective variable interest rate set out in the above table.

Business Vehicle Loan	Interest Rate p.a.
Secured (Fixed)	4.95%

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

Credit eligibility criteria, terms and conditions, fees and charges apply.

* **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.

¹ The comparison rate is based on a secured loan amount of \$30,000 repayable over 5 years.

² The comparison rate is based on an unsecured loan amount of \$30,000 repayable over 5 years.

³ The comparison rate is based on a loan amount of \$150,000 repayable over 25 years.

⁴ Unsecured fixed rate available on application subject to credit score as follows: <660 - application not to proceed, 661 – 734 – 12.99% p.a., 735 – 852 - 10.99% p.a., 853+ - 8.99% p.a.

Southern Cross Credit Union Ltd ABN 82 087 650 682 Australian Credit Licence 241 000.