

**Document Contents:** Owner Occupied Home Loans | Investment Home Loans | Business Loans | Reverse Mortgage | Personal Loans Interest Rates.

## Owner Occupied Home Loan Products

Standard Home Loan (Owner Occupied) ≤95% LVR	L33	Interest Only p.a.		Principal & Interest p.a.	
		Interest Rate	Comparison Rate*	Interest Rate	Comparison Rate*
Variable rate		7.78%~	7.67%	7.48%	7.54%
1 year fixed rate^		6.69%	7.45%	6.49%	7.43%
2 year fixed rate^		6.59%	7.35%	6.39%	7.31%
3 year fixed rate^		6.39%	7.21%	6.19%	7.16%
4 year fixed rate^		6.59%	7.20%	6.39%	7.13%
5 year fixed rate^		6.79%	7.22%	6.59%	7.13%

^ At the end of your fixed rate period the interest rate will revert to the relevant Principal and Interest variable rate.

Premium Home Loan (Owner Occupied) ≤80% LVR	L22	Interest Only p.a.		Principal & Interest p.a.	
		Interest Rate	Comparison Rate*	Interest Rate	Comparison Rate*
Variable rate		6.78%~	6.67%	6.48%	6.53%
1 year fixed rate^		6.59%	6.54%	6.39%	6.52%
2 year fixed rate^		6.49%	6.54%	6.29%	6.50%
3 year fixed rate^		6.29%	6.48%	6.09%	6.42%
4 year fixed rate^		6.49%	6.54%	6.29%	6.46%
5 year fixed rate^		6.69%	6.63%	6.49%	6.54%

^ At the end of your fixed rate period the interest rate will revert to the relevant Principal and Interest variable rate.

Premium Home Loan (Owner Occupied) >80-95% LVR	L22	Interest Only p.a.		Principal & Interest p.a.	
		Interest Rate	Comparison Rate*	Interest Rate	Comparison Rate*
Variable rate		7.28%~	7.17%	6.98%	7.03%
1 year fixed rate^		6.69%	7.00%	6.49%	6.98%
2 year fixed rate^		6.59%	6.95%	6.39%	6.91%
3 year fixed rate^		6.39%	6.86%	6.19%	6.80%
4 year fixed rate^		6.59%	6.89%	6.39%	6.81%
5 year fixed rate^		6.79%	6.95%	6.59%	6.86%

^ At the end of your fixed rate period the interest rate will revert to the relevant Principal and Interest variable rate.

Bridging Loan (Owner Occupied)	Interest Only p.a.	
	Interest Rate	Comparison Rate*
Variable rate	7.33%	7.38%

### Important information

All rates available for new business only. 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.

~Variable interest only rate available for maximum five-year periods reverting thereafter to the P&I variable rate.

**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

Standard Home Loan (Investment) ≤90% LVR	Interest Only p.a.		Principal & Interest p.a.	
	Interest Rate	Comparison Rate*	Interest Rate	Comparison Rate*
Variable rate	7.98%~	7.87%	7.68%	7.74%
1 year fixed rate^	6.89%	7.65%	6.69%	7.63%
2 year fixed rate^	6.79%	7.55%	6.59%	7.51%
3 year fixed rate^	6.59%	7.41%	6.39%	7.35%
4 year fixed rate^	6.89%	7.44%	6.69%	7.36%
5 year fixed rate^	7.09%	7.47%	6.89%	7.38%

^ At the end of your fixed rate period the interest rate will revert to the relevant Principal and Interest variable rate.

Premium Home Loan (Investment) ≤80% LVR	Interest Only p.a.		Principal & Interest p.a.	
	Interest Rate	Comparison Rate*	Interest Rate	Comparison Rate*
Variable rate	6.98%~	6.87%	6.68%	6.73%
1 year fixed rate^	6.79%	6.75%	6.59%	6.72%
2 year fixed rate^	6.69%	6.74%	6.49%	6.70%
3 year fixed rate^	6.49%	6.68%	6.29%	6.62%
4 year fixed rate^	6.79%	6.77%	6.59%	6.70%
5 year fixed rate^	6.99%	6.87%	6.79%	6.78%

^ At the end of your fixed rate period the interest rate will revert to the relevant Principal and Interest variable rate.

Premium Home Loan (Investment) >80-90% LVR	Interest Only p.a.		Principal & Interest p.a.	
	Interest Rate	Comparison Rate*	Interest Rate	Comparison Rate*
Variable rate	7.48%~	7.37%	7.18%	7.23%
1 year fixed rate^	6.89%	7.20%	6.69%	7.18%
2 year fixed rate^	6.79%	7.15%	6.59%	7.11%
3 year fixed rate^	6.59%	7.06%	6.39%	7.00%
4 year fixed rate^	6.89%	7.13%	6.69%	7.05%
5 year fixed rate^	7.09%	7.19%	6.89%	7.10%

^ At the end of your fixed rate period the interest rate will revert to the relevant Principal and Interest variable rate.

### Important information

All rates available for new business only. 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.

~Variable interest only rate available for maximum five-year periods reverting thereafter to the P&I variable rate.

**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.

## Business Loan Products

Business Loan ≤ 75% LVR	Interest Rate p.a.	
	Residential Secured	Development / Commercial Secured
Variable rate	7.00%	7.50%
1 year fixed rate <sup>^</sup>	6.59%	6.79%
2 year fixed rate <sup>^</sup>	6.49%	6.69%
3 year fixed rate <sup>^</sup>	6.29%	6.49%
4 year fixed rate <sup>^</sup>	6.59%	6.79%
5 year fixed rate <sup>^</sup>	6.79%	6.99%

<sup>^</sup> At the end of your fixed rate period the interest rate will revert to the relevant Principal and Interest variable rate.

Business Loan > 75% LVR	Interest Rate p.a.	
	Residential Secured	Development / Commercial Secured
Variable rate	7.50%	8.00%
1 year fixed rate <sup>^</sup>	6.69%	6.89%
2 year fixed rate <sup>^</sup>	6.59%	6.79%
3 year fixed rate <sup>^</sup>	6.39%	6.59%
4 year fixed rate <sup>^</sup>	6.69%	6.89%
5 year fixed rate <sup>^</sup>	6.89%	7.09%

<sup>^</sup> At the end of your fixed rate period the interest rate will revert to the relevant Principal and Interest variable rate.

Business Vehicle Loan	Interest Rate p.a.
Secured (Fixed)	7.35%

Overdraft	Reference Rates - Interest Rate p.a.
Business (Residential Security)	8.00%
Business (Commercial Security)	9.00%
Business (Unsecured)	14.00%

### Important information

All rates available for new business only. 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.

## Reverse Mortgages

Reverse Mortgage Loan	Interest Rate p.a.	Comparison Rate p.a. <sup>2</sup>
Secured (Variable) introductory rate	5.85% <sup>1</sup>	7.23%
Secured (Variable) rate	7.33%	7.38%

## Personal Loan Products

Personal Loan	Principal & Interest p.a.	
	Interest Rate	Comparison Rate*
New Vehicle Loan fixed rate	7.99%	8.90%
Secured fixed rate	7.99%	8.90%
Unsecured fixed rate <sup>3</sup>	9.39% <sup>6</sup>	10.30%
	11.39% <sup>5</sup>	12.29%
	13.39% <sup>4</sup>	14.28%

### Important information

All rates available for new business only. Credit eligibility criteria, terms and conditions, fees and charges apply.

#### Reverse Mortgage Loan:

<sup>1</sup>Introductory rate only. Interest rates reverts to the secured variable rate after 12 months.

<sup>2</sup>The comparison rate for the Reverse Mortgage is based on a loan amount of \$150,000 repayable over 25 years.

#### Personal Loan:

\*The comparison rate for Personal Loans is based on a loan amount of \$30,000 repayable over 5 years.

<sup>3</sup>Unsecured fixed rate available on application subject to credit score as follows:

Equifax: <sup>4</sup>Good – 661 to 734; <sup>5</sup>very good – 735 to 852; <sup>6</sup>excellent – 853 to 1,200.

Illion: <sup>4</sup>Good – 500 to 699; <sup>5</sup>great – 700 to 799; <sup>6</sup>excellent – 800 to 1,000.

**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.