

## All Loan Products Interest Rate Schedule

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## **Owner Occupied Home Loan Products**

Premium Home Loan (Owner Occupied)		Interest Only p.a.		Principal & Interest p.a.	
		Interest Rate	Comparison Rate*	Interest Rate	Comparison Rate*
4000/ 13/15	Variable rate	5.48%~	5.67%	5.18%	5.54%
≤60% LVR	1 year fixed rate^	5.44%	5.57%	5.14%	5.54%
	2 year fixed rate^	5.09%	5.53%	4.79%	5.47%
	3 year fixed rate^	5.39%	5.60%	5.09%	5.52%
	4 year fixed rate^	5.64%	5.71%	5.34%	5.60%
	5 year fixed rate^	5.74%	5.78%	5.44%	5.65%
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>60-80% LVR <sup>2</sup>	Variable rate	5.78%~	5.97%	5.48%	5.84%
	1 year fixed rate^	5.64%	5.85%	5.34%	5.82%
	2 year fixed rate^	5.29%	5.80%	4.99%	5.74%
	3 year fixed rate <sup>^</sup>	5.59%	5.87%	5.29%	5.79%
	4 year fixed rate^	5.84%	5.97%	5.54%	5.86%
	5 year fixed rate^	5.94%	6.03%	5.64%	5.91%
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	Variable rate	6.28%~	6.46%	5.98%	6.33%
>80-95% LVR	1 year fixed rate^	5.84%	6.31%	5.54%	6.28%
	2 year fixed rate^	5.49%	6.23%	5.19%	6.18%
	3 year fixed rate^	5.99%	6.33%	5.49%	6.19%
	4 year fixed rate^	6.04%	6.35%	5.74%	6.24%
	5 year fixed rate^	6.14%	6.40%	5.84%	6.27%

Bridging Loan	Interest Only p.a.		
(Owner Occupied)	Interest Rate	Comparison Rate*	
Variable rate	6.83%	6.88%	

#### Important information

All rates available for new business only and are subject to change without notice. Credit eligibility criteria, terms and conditions, fees and charges apply and may change without notice.

**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.

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

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

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

<sup>&</sup>lt;sup>2</sup> These rates are also available to eligible applicants on the professionals list for loans with 80-95% LVR. In addition, these professionals will receive an LMI waiver for loans up to 90% LVR.





### **Investment Home Loan Products**

Premium Home Loan (Investment)		Interest Only p.a.		Principal & Interest p.a.	
		Interest Rate	Comparison Rate*	Interest Rate	Comparisor Rate*
≤60% LVR	Variable rate	5.68%~	5.87%	5.38%	5.74%
	1 year fixed rate^	5.64%	5.77%	5.34%	5.74%
	2 year fixed rate^	5.29%	5.72%	4.99%	5.67%
	3 year fixed rate^	5.49%	5.77%	5.19%	5.69%
	4 year fixed rate^	5.74%	5.87%	5.44%	5.76%
	5 year fixed rate^	5.84%	5.94%	5.54%	5.81%
	·	'			
	Variable rate	5.98%~	6.16%	5.68%	6.03%
>60-80% LVR <sup>2</sup>	1 year fixed rate <sup>^</sup>	5.84%	6.05%	5.54%	6.02%
	2 year fixed rate^	5.49%	6.00%	5.19%	5.94%
	3 year fixed rate^	5.69%	6.04%	5.39%	5.95%
	4 year fixed rate^	5.94%	6.13%	5.64%	6.02%
	5 year fixed rate^	6.04%	6.19%	5.74%	6.06%
		'			
	Variable rate	6.48%~	6.66%	6.18%	6.53%
	1 year fixed rate <sup>^</sup>	6.04%	6.51%	5.74%	6.48%
>80-95% LVR	2 year fixed rate <sup>^</sup>	5.69%	6.43%	5.39%	6.37%
	3 year fixed rate^	5.89%	6.44%	5.59%	6.36%
	4 year fixed rate^	6.14%	6.51%	5.84%	6.40%
	5 year fixed rate^	6.24%	6.55%	5.94%	6.42%

## **Line of Credit Product**

Line of Credit	Interest Only Rate p.a.
Variable rate	7.73%

#### Important information

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

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

<sup>&</sup>quot;Variable interest only option available for maximum five-year periods reverting thereafter to the P&I variable rate.

<sup>&</sup>lt;sup>2</sup>These rates are also available to eligible applicants on the professionals list for loans with 80-95% LVR. In addition, these professionals will receive an LMI waiver for loans up to 90% LVR.



# All Loan Products Interest Rate Schedule

### **Business Loan Products**

Business Loan		Interest Rate p.a.			
		Residential Secured	Development / Commercial Secured		
	Variable rate <sup>~</sup>	6.00%	6.50%		
≤75% LVR	1 year fixed rate^	5.54%	5.84%		
	2 year fixed rate^	5.19%	5.49%		
	3 year fixed rate^	5.39%	5.69%		
	4 year fixed rate^	5.64%	5.94%		
	5 year fixed rate^	5.74%	6.04%		
> 750/ LVD	Variable rate <sup>~</sup>	6.50%	7.00%		
>75% LVR	1 year fixed rate^	5.74%	6.04%		
	2 year fixed rate^	5.39%	5.69%		
	3 year fixed rate^	5.59%	5.89%		
	4 year fixed rate^	5.84%	6.14%		
	5 year fixed rate <sup>^</sup>	5.94%	6.24%		

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

Overdraft	Reference Rates - Interest Rate p.a.	
Business (Residential Security)	7.75%	
Business (Commercial Security)	8.75%	
Business (Unsecured)	13.75%	

#### Important information

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**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.

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

<sup>&</sup>quot;Variable interest only option available for maximum five-year periods reverting thereafter to the P&I variable rate.



# All Loan Products Interest Rate Schedule

## **Reverse Mortgages**

Reverse Mortgage Loan	Interest Rate p.a.	Comparison Rate p.a.²
Secured (Variable) discount rate	5.60%¹	6.98%
Secured (Variable) rate	7.08%	7.13%

## **Personal Loan Products**

Daws and Loon	Principal & Interest p.a.		
Personal Loan	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%	10.30%	

### Important information

All rates available for new business only and are subject to change without notice. Credit eligibility criteria, terms and conditions, fees and charges apply and may change without notice.

#### Reverse Mortgage Loan:

Discount rate offered for 12 months only. Interest rate reverts to the secured variable rate after 12 months.

#### Personal Loan:

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

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

<sup>&</sup>lt;sup>3</sup>Unsecured fixed rates available starting from 9.39%. Determined upon application and subject to applicant's credit score.