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## Owner Occupied Home Loan Products

<b>Premium Home Loan (Owner Occupied)</b>		<b>Interest Only p.a.</b>		<b>Principal &amp; Interest p.a.</b>	
		<b>Interest Rate</b>	<b>Comparison Rate*</b>	<b>Interest Rate</b>	<b>Comparison Rate*</b>
<b>≤60% LVR</b>	Variable rate	5.48%~	5.67%	5.18%	5.54%
	1 year fixed rate^	5.54%	5.58%	5.24%	5.55%
	2 year fixed rate^	5.54%	5.61%	5.24%	5.55%
	3 year fixed rate^	5.64%	5.67%	5.34%	5.59%
	4 year fixed rate^	5.84%	5.78%	5.54%	5.67%
	5 year fixed rate^	5.94%	5.87%	5.64%	5.74%
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<b>&gt;60-80% LVR<sup>2</sup></b>	Variable rate	5.78%~	5.97%	5.48%	5.84%
	1 year fixed rate^	5.74%	5.86%	5.44%	5.83%
	2 year fixed rate^	5.74%	5.89%	5.44%	5.83%
	3 year fixed rate^	5.84%	5.94%	5.54%	5.85%
	4 year fixed rate^	6.04%	6.04%	5.74%	5.93%
	5 year fixed rate^	6.14%	6.12%	5.84%	5.99%
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<b>&gt;80-95% LVR</b>	Variable rate	6.28%~	6.46%	5.98%	6.33%
	1 year fixed rate^	5.94%	6.32%	5.64%	6.29%
	2 year fixed rate^	5.94%	6.32%	5.64%	6.26%
	3 year fixed rate^	6.04%	6.35%	5.74%	6.26%
	4 year fixed rate^	6.24%	6.42%	5.94%	6.31%
	5 year fixed rate^	6.34%	6.49%	6.04%	6.35%

<b>Bridging Loan (Owner Occupied)</b>	<b>Interest Only p.a.</b>	
	<b>Interest Rate</b>	<b>Comparison Rate*</b>
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.

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

^ 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>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.

**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

<b>Premium Home Loan (Investment)</b>		<b>Interest Only p.a.</b>		<b>Principal &amp; Interest p.a.</b>	
		<b>Interest Rate</b>	<b>Comparison Rate*</b>	<b>Interest Rate</b>	<b>Comparison Rate*</b>
<b>≤60% LVR</b>	Variable rate	5.68%~	5.87%	5.38%	5.74%
	1 year fixed rate^	5.64%	5.77%	5.44%	5.75%
	2 year fixed rate^	5.64%	5.79%	5.44%	5.75%
	3 year fixed rate^	5.74%	5.84%	5.54%	5.78%
	4 year fixed rate^	5.84%	5.90%	5.74%	5.87%
	5 year fixed rate^	5.94%	5.98%	5.84%	5.94%
<b>&gt;60-80% LVR<sup>2</sup></b>	Variable rate	5.98%~	6.16%	5.68%	6.03%
	1 year fixed rate^	5.84%	6.05%	5.64%	6.03%
	2 year fixed rate^	5.84%	6.06%	5.64%	6.03%
	3 year fixed rate^	5.94%	6.11%	5.74%	6.05%
	4 year fixed rate^	6.04%	6.16%	5.94%	6.13%
	5 year fixed rate^	6.14%	6.23%	6.04%	6.19%
<b>&gt;80-95% LVR</b>	Variable rate	6.48%~	6.66%	6.18%	6.53%
	1 year fixed rate^	6.04%	6.51%	5.84%	6.49%
	2 year fixed rate^	6.04%	6.50%	5.84%	6.46%
	3 year fixed rate^	6.14%	6.51%	5.94%	6.46%
	4 year fixed rate^	6.24%	6.55%	6.14%	6.51%
	5 year fixed rate^	6.34%	6.60%	6.24%	6.55%

## Line of Credit Product

<b>Line of Credit</b>	<b>Interest Only Rate p.a.</b>
Variable rate	7.73%

### Important information

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

^ 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>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.

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## Business Loan Products

<b>Business Loan</b>	<b>Interest Rate p.a.</b>		
	<b>Residential Secured</b>	<b>Development / Commercial Secured</b>	
<b>≤75% LVR</b>	Variable rate <sup>~</sup>	6.00%	6.50%
	1 year fixed rate <sup>^</sup>	5.64%	5.84%
	2 year fixed rate <sup>^</sup>	5.64%	5.84%
	3 year fixed rate <sup>^</sup>	5.74%	5.94%
	4 year fixed rate <sup>^</sup>	5.94%	6.04%
	5 year fixed rate <sup>^</sup>	6.04%	6.14%
<b>&gt;75% LVR</b>	Variable rate <sup>~</sup>	6.50%	7.00%
	1 year fixed rate <sup>^</sup>	5.84%	6.04%
	2 year fixed rate <sup>^</sup>	5.84%	6.04%
	3 year fixed rate <sup>^</sup>	5.94%	6.14%
	4 year fixed rate <sup>^</sup>	6.14%	6.24%
	5 year fixed rate <sup>^</sup>	6.24%	6.34%

<b>Business Vehicle Loan</b>	<b>Interest Rate p.a.</b>
Secured (Fixed)	7.35%

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

### 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.

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

## Reverse Mortgages

Reverse Mortgage Loan	Interest Rate p.a.	Comparison Rate p.a.*
Secured (Variable) discount rate	5.60% <sup>1</sup>	6.98%
Secured (Variable) rate	7.08%	7.13%

## 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%	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:

<sup>1</sup>Discount rate offered for 12 months only. Interest rate reverts to the secured variable rate after 12 months.

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

#### Personal Loan:

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

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

**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.