SOUTHERN CROSS CREDIT UNION

Effective 13 November 2026

All Loan Products Interest Rate Schedule

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

Owner Occupied Home Loan Products

Premium Home Loan (Owner Occupied)		L23	Principal & Interest p.a.		Interest Only p.a.~	
			Interest Rate	Comparison Rate*	Interest Rate	Comparison Rate*
≤60% LVR	Variable rate		6.18%	6.53%	6.38%	6.61%
	1 year fixed rate^		6.39%	6.55%	6.59%	6.57%
	2 year fixed rate^		6.49%	6.59%	6.69%	6.63%
	3 year fixed rate^		6.59%	6.64%	6.79%	6.70%
	4 year fixed rate^		6.69%	6.71%	6.89%	6.79%
	5 year fixed rate^		6.79%	6.79%	6.99%	6.88%
>60-80% LVR	Variable rate		6.38%	6.72%	6.58%	6.81%
	1 year fixed rate^		6.59%	6.74%	6.79%	6.76%
	2 year fixed rate^		6.69%	6.78%	6.89%	6.82%
	3 year fixed rate^		6.79%	6.84%	6.99%	6.90%
	4 year fixed rate^		6.89%	6.91%	7.09%	6.99%
	5 year fixed rate^		6.99%	6.99%	7.19%	7.08%
>80-95% LVR	Variable rate		6.68%	7.02%	6.88%	7.11%
	1 year fixed rate^		6.79%	7.03%	6.99%	7.05%
	2 year fixed rate^		6.99%	7.08%	7.19%	7.12%
	3 year fixed rate^		7.09%	7.14%	7.29%	7.20%
	4 year fixed rate^		7.19%	7.21%	7.39%	7.28%
	5 year fixed rate^		7.29%	7.29%	7.49%	7.38%

Australian Government 5% Deposit Scheme[2]		L36	Principal & Interest p.a.	
			Interest Rate	Comparison Rate*
>80-98% LVR	Variable rate		6.38%	6.72%
	1 year fixed rate^		6.59%	6.74%
	2 year fixed rate^		6.69%	6.78%
	3 year fixed rate^		6.79%	6.84%
	4 year fixed rate^		6.89%	6.91%
	5 year fixed rate^		6.99%	6.99%

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.
² Only available to owner occupied applicants that meet all scheme eligibility criteria.

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.

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Investment Home Loan Products

Premium Home Loan (Investment)		L23	Principal & Interest p.a.		Interest Only p.a.~	
			Interest Rate	Comparison Rate*	Interest Rate	Comparison Rate*
≤60% LVR	Variable rate		6.38%	6.72%	6.58%	6.81%
	1 year fixed rate^		6.59%	6.74%	6.79%	6.76%
	2 year fixed rate^		6.69%	6.78%	6.89%	6.82%
	3 year fixed rate^		6.79%	6.84%	6.99%	6.90%
	4 year fixed rate^		6.89%	6.91%	7.09%	6.99%
	5 year fixed rate^		6.99%	6.99%	7.19%	7.08%
>60-80% LVR[1]	Variable rate		6.58%	6.92%	6.78%	7.01%
	1 year fixed rate^		6.79%	6.94%	6.99%	6.96%
	2 year fixed rate^		6.89%	6.98%	7.09%	7.02%
	3 year fixed rate^		6.99%	7.04%	7.19%	7.10%
	4 year fixed rate^		7.09%	7.12%	7.29%	7.18%
	5 year fixed rate^		7.19%	7.19%	7.39%	7.28%
>80-95% LVR	Variable rate		6.88%	7.21%	7.08%	7.30%
	1 year fixed rate^		6.99%	7.23%	7.19%	7.25%
	2 year fixed rate^		7.19%	7.28%	7.39%	7.32%
	3 year fixed rate^		7.29%	7.33%	7.49%	7.39%
	4 year fixed rate^		7.39%	7.41%	7.59%	7.48%
	5 year fixed rate^		7.49%	7.49%	7.69%	7.58%

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Line of Credit Product

Line of Credit	L34	Interest Only Rate p.a.
Variable rate		8.73%

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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.
[1] 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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All Loan Products Interest Rate Schedule

Business Loan Products

Business Loan		L2	Interest Rate p.a.	
			Residential Secured	Development / Commercial Secured
≤75% LVR	Variable rate˜		6.58%	6.78%
	1 year fixed rate^		6.79%	6.99%
	2 year fixed rate^		6.89%	7.09%
	3 year fixed rate^		6.99%	7.19%
	4 year fixed rate^		7.09%	7.29%
	5 year fixed rate^		7.19%	7.39%
>75% LVR	Variable rate˜		7.08%	7.38%
	1 year fixed rate^		6.99%	7.19%
	2 year fixed rate^		7.19%	7.39%
	3 year fixed rate^		7.29%	7.49%
	4 year fixed rate^		7.39%	7.59%
	5 year fixed rate^		7.49%	7.69%

Business Vehicle Loan	L48	Interest Rate p.a.
Secured (Fixed)		7.60%

Overdraft	S6	Interest Rate p.a.
Business (Residential Security)		8.50%
Business (Commercial Security)		9.50%
Business (Unsecured)		14.50%

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.

^ 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.

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Reverse Mortgage

Reverse Mortgage Loan	L54	Interest Rate p.a.	Comparison Rate p.a.*
Secured (Variable) rate		7.88%	7.94%

Bridging Mortgage

Bridging Loan (Owner Occupied)	L39	Interest Only p.a.	
		Interest Rate	Comparison Rate*
Variable rate		7.88%	7.94%

Personal Loan Products

Personal Loan	L29	Principal & Interest p.a.	
		Interest Rate	Comparison Rate*
New Vehicle Loan fixed rate		8.24%	9.15%
Secured fixed rate		8.24%	9.15%
Unsecured fixed rate[3]		9.64%	10.56%

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:
* 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.
[3] Unsecured fixed rates available starting from 9.64%pa. Determined upon application and subject to applicant's credit score.

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