

Loan Interest Rates

Effective 1 August 2022

Home loans – owner-occupied	Loan type - residential purpose	Rate (%p.a.)	Comparison rate (%p.a.)**
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Principal & Interest

Variable Rate

True Basic Variable Home Loan		3.69	3.76
True Value Home Loan	Standard variable	5.89	5.96
Accelerator Package Home Loan	A packaged variable rate	3.49	3.91
Balance Variable	Fully featured variable	3.64	3.69

Fixed Rate

Fixed Rate Home Loan	1 year*	4.84	3.82
	2 years*	5.74	4.09
	3 years*	5.94	4.32
Accelerator Package Home Loan	1 year^	4.69	4.02
	2 years^	5.59	4.29
	3 years^	5.79	4.51

Interest Only

Variable Rate

True Basic Variable Home Loan		4.00	3.85
True Value Home Loan	Standard variable	6.24	6.11
Accelerator Package Home Loan	1.15% discount off standard variable rate	5.09	4.50
Bridging Loan		6.24	6.11

Fixed Rate

Fixed Rate Home Loan	1 year*	5.94	3.92
	2 years*	6.34	4.19
	3 years*	6.54	4.47
Accelerator Package Home Loan	1 year^	5.79	4.11
	2 years^	6.19	4.38
	3 years^	6.39	4.64

*The fixed rate will revert to the investor loyalty variable rate after the fixed rate period. ^The fixed rate will revert to the applicable Accelerator Package investor loyalty variable rate based on the loan balance when the fixed term expires. **Comparison rate calculated on a loan amount of \$150,000 over a loan term of 25 years. WARNING: This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Interest rates quoted are effective as at the date shown and may be varied at any time. Credit eligibility criteria, terms & conditions, fees & charges apply. All home loans are secured.

**Rates are current as at 1/6/22 and are for new loans and switches only

For more information contact us on **1300 13 22 77** or visit communityfirst.com.au

For information on your account call our 24 hour Account Enquiry Service on **1300 13 16 99**.

Loan Interest Rates

Effective 1 August 2022

Home loans – investment purpose	Loan type - investment purpose	Rate (%p.a.)	Comparison rate (%p.a.)**
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Principal & Interest

Variable Rate

True Basic Variable Home Loan		3.95	4.02
True Value Home Loan	Standard variable	6.19	6.27
Accelerator Package Home Loan	Package variable rate	3.69	4.10
Balance Variable	A fully featured variable	3.84	3.89

Fixed Rate

Fixed Rate Home Loan	1 year*	5.04	4.02
	2 years*	5.94	4.29
	3 years*	6.14	4.53
Accelerator Package Home Loan	1 year^	4.89	4.22
	2 years^	5.79	4.48
	3 years^	5.99	4.71

Interest Only

Variable Rate

True Basic Variable Home Loan		4.30	4.15
True Value Home Loan	Standard variable	6.54	6.34
Accelerator Package Home Loan	1.15% discount off standard variable rate	5.39	4.74
Bridging Loan		6.24	6.11

Fixed Rate

Fixed Rate Home Loan	1 year*	5.54	4.07
	2 years*	6.14	4.32
	3 years*	6.44	4.59
Accelerator Package Home Loan	1 year^	5.39	4.25
	2 years^	5.99	4.50
	3 years^	6.29	4.76

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Personal loans	Loan type	Rate (%p.a.)	Comparison rate (%p.a.)** \$30,000 over 5 years
Personal Loan (unsecured)	Variable	8.99	9.27
	Fixed (max 5 year term)	8.99	9.27
Green Loan (unsecured)	Variable (max 10 year term)	3.99	4.99
Home Improvement Loan (unsecured)	Variable (max 10 year term)	3.99	4.99

Car loans	Loan type	Rate (%p.a.)	Comparison rate (%p.a.)** \$30,000 over 5 years
Car Loan (secured)	Variable (min loan \$10,000)	5.34	6.10
	Fixed (min loan \$10,000)	5.34	6.10
Green Car Loan (secured)	Variable (min loan \$10,000)	3.99	4.76
	Fixed (min loan \$10,000)	3.99	4.76

Credit cards & overdrafts	Loan type	Rate (%p.a.)
Overdrafts (mortgage secured)	Variable (min \$10,000)	4.64
Overdrafts (unsecured)	Variable (min \$1,000)	14.45
Low Rate Credit Card	Variable (balance transfers, purchases & cash advances)	8.99
Low Rate Pink Credit Card	Variable (balance transfers, purchases & cash advances)	8.99
Low Rate Blue Credit Card	Variable (balance transfers, purchases & cash advances)	8.99
n0w Credit Card	Option of three credit limits with monthly fee (purchases and cash advances only)	Nil

*The fixed rate will revert to the investor loyalty variable rate after the fixed rate period. ^The fixed rate will revert to the applicable Accelerator Package investor loyalty variable rate based on the loan balance when the fixed term expires. **Comparison rate calculated on a loan amount of \$150,000 over a loan term of 25 years. WARNING: This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Interest rates quoted are effective as at the date shown and may be varied at any time. Credit eligibility criteria, terms & conditions, fees & charges apply. All home loans are secured.

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