

Loan Interest Rates

Effective 24 December 2021

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		3.65	3.72
True Value Home Loan	Standard variable	4.64	4.71
Accelerator Package Home Loan	1.15% discount off standard variable rate	3.49	3.91

Fixed Rate

Fixed Rate Home Loan	1 year*	2.74	3.81
	2 years*	2.94	3.75
	3 years*	3.34	3.75
Accelerator Package Home Loan	1 year ^	2.59	3.83
	2 years ^	2.79	3.79
	3 years ^	3.19	3.83

Interest Only

Variable Rate

True Basic Variable Home Loan		4.00	3.85
True Value Home Loan	Standard variable	4.99	4.85
Accelerator Package Home Loan	1.15% discount off standard variable rate	3.84	4.00
Bridging Loan		4.99	4.85

Fixed Rate

Fixed Rate Home Loan	1 year*	3.04	3.84
	2 years*	3.24	3.80
	3 years*	3.64	3.86
Accelerator Package Home Loan	1 year ^	2.89	3.84
	2 years ^	3.09	3.82
	3 years ^	3.49	3.88

*The fixed rate will revert to the standard variable rate after the fixed rate period. ^The fixed rate will revert to the applicable Accelerator Package discount off the standard 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.

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 24 December 2021

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	4.94	5.01
Accelerator Package Home Loan	1.15% discount off standard variable rate	3.79	4.20

Fixed Rate

Fixed Rate Home Loan	1 year*	3.04	4.11
	2 years*	3.14	4.03
	3 years*	3.64	4.08
Accelerator Package Home Loan	1 year^	2.89	4.12
	2 years^	2.99	4.06
	3 years^	3.49	4.12

Interest Only

Variable Rate

True Basic Variable Home Loan		4.30	4.15
True Value Home Loan	Standard variable	5.29	5.15
Accelerator Package Home Loan	1.15% discount off standard variable rate	4.14	4.30
Bridging Loan		4.99	4.85

Fixed Rate

Fixed Rate Home Loan	1 year*	3.34	4.14
	2 years*	3.44	4.08
	3 years*	3.94	4.16
Accelerator Package Home Loan	1 year^	3.19	4.14
	2 years^	3.29	4.10
	3 years^	3.79	4.18

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Personal loans	Loan type	Rate (%p.a.)	Comparison rate (%p.a.)** \$30,000 over 5 years
Personal Best (unsecured)	Variable	8.99	9.27
	Fixed (max 5 year term)	11.99	12.28
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

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

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