

Loan Interest Rates

Effective 1 June 2022

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

Principal & Interest

Variable Rate

| | | | |
|-------------------------------|--------------------------|------|------|
| True Basic Variable Home Loan | | 3.69 | 3.76 |
| True Value Home Loan | Standard variable | 4.89 | 4.96 |
| Accelerator Package Home Loan | A packaged variable rate | 2.49 | 2.93 |
| Balance Variable | Fully featured variable | 2.64 | 2.70 |

Fixed Rate

| | | | |
|-------------------------------|-----------|------|------|
| Fixed Rate Home Loan | 1 year* | 3.34 | 2.77 |
| | 2 years* | 4.14 | 2.97 |
| | 3 years* | 4.54 | 3.19 |
| Accelerator Package Home Loan | 1 year ^ | 3.19 | 3.00 |
| | 2 years ^ | 3.99 | 3.19 |
| | 3 years ^ | 4.39 | 3.41 |

Interest Only

Variable Rate

| | | | |
|-------------------------------|---|------|------|
| True Basic Variable Home Loan | | 4.00 | 3.85 |
| True Value Home Loan | Standard variable | 5.24 | 5.10 |
| Accelerator Package Home Loan | 1.15% discount off standard variable rate | 4.09 | 4.25 |
| Bridging Loan | | 5.24 | 5.10 |

Fixed Rate

| | | | |
|-------------------------------|-----------|------|------|
| Fixed Rate Home Loan | 1 year* | 4.44 | 2.86 |
| | 2 years* | 4.74 | 3.06 |
| | 3 years* | 5.14 | 3.33 |
| Accelerator Package Home Loan | 1 year ^ | 4.29 | 3.08 |
| | 2 years ^ | 4.59 | 3.27 |
| | 3 years ^ | 4.99 | 3.52 |

*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 June 2022

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

Principal & Interest

Variable Rate

| | | | |
|-------------------------------|---------------------------|------|------|
| True Basic Variable Home Loan | | 3.95 | 4.02 |
| True Value Home Loan | Standard variable | 5.19 | 5.19 |
| Accelerator Package Home Loan | Package variable rate | 2.69 | 3.13 |
| Balance Variable | A fully featured variable | 2.84 | 2.90 |

Fixed Rate

| | | | |
|-------------------------------|-----------|------|------|
| Fixed Rate Home Loan | 1 year* | 3.54 | 2.97 |
| | 2 years* | 4.34 | 3.17 |
| | 3 years* | 4.74 | 3.40 |
| Accelerator Package Home Loan | 1 year ^ | 3.39 | 3.01 |
| | 2 years ^ | 4.19 | 3.23 |
| | 3 years ^ | 4.59 | 3.46 |

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 | 4.39 | 4.54 |
| Bridging Loan | | 5.24 | 5.10 |

Fixed Rate

| | | | |
|-------------------------------|-----------|------|------|
| Fixed Rate Home Loan | 1 year* | 4.04 | 3.01 |
| | 2 years* | 4.54 | 3.20 |
| | 3 years* | 5.04 | 3.46 |
| Accelerator Package Home Loan | 1 year ^ | 3.89 | 3.05 |
| | 2 years ^ | 4.39 | 3.23 |
| | 3 years ^ | 4.89 | 3.50 |

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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 |

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