

# Loan Interest Rates

Effective 1 April 2022

Home loans – owner-occupied	Loan type - residential purpose	Rate (%p.a.)	Comparison rate (%p.a.)**
<b>Principal &amp; Interest</b>			
<b>Variable Rate</b>			
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
<b>Fixed Rate</b>			
Fixed Rate Home Loan	1 year*	3.04	2.74
	2 years*	3.24	2.81
	3 years*	3.74	2.99
Accelerator Package Home Loan	1 year^	2.89	2.97
	2 years^	3.09	3.04
	3 years^	3.59	3.21
<b>Interest Only</b>			
<b>Variable Rate</b>			
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
<b>Fixed Rate</b>			
Fixed Rate Home Loan	1 year*	4.04	2.83
	2 years*	4.14	2.96
	3 years*	4.24	3.10
Accelerator Package Home Loan	1 year^	3.89	3.05
	2 years^	3.99	3.17
	3 years^	4.09	3.29

\*The fixed rate will revert to the loyalty variable rate after the fixed rate period. ^The fixed rate will revert to the applicable Accelerator Package 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.

For more information contact us on **1300 13 22 77** or visit [communityfirst.com.au](http://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 April 2022

Home loans – investment purpose	Loan type - investment purpose	Rate (%p.a.)	Comparison rate (%p.a.)**
<b>Principal &amp; Interest</b>			
<b>Variable Rate</b>			
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
<b>Fixed Rate</b>			
Fixed Rate Home Loan	1 year*	3.34	2.95
	2 years*	3.44	3.01
	3 years*	3.94	3.19
Accelerator Package Home Loan	1 year ^	3.19	3.17
	2 years ^	3.29	3.23
	3 years ^	3.79	3.40
<b>Interest Only</b>			
<b>Variable Rate</b>			
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
<b>Fixed Rate</b>			
Fixed Rate Home Loan	1 year*	3.54	2.97
	2 years*	3.74	3.06
	3 years*	4.24	3.25
Accelerator Package Home Loan	1 year ^	3.39	3.18
	2 years ^	3.49	3.24
	3 years ^	4.09	3.44

\*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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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)	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 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.

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