

# Loan Interest Rates

| Home loans<br>Owner-occupied    | Loan type<br>Residential purpose | Rate<br>(%p.a.) | Comparison rate<br>(%p.a.)** |
|---------------------------------|----------------------------------|-----------------|------------------------------|
| <b>Principal &amp; Interest</b> |                                  |                 |                              |

## Variable Rate

|                               |                           |      |      |
|-------------------------------|---------------------------|------|------|
| True Basic Variable Home Loan |                           | 5.94 | 5.99 |
| True Value Home Loan          | Standard variable         | 8.44 | 8.49 |
| Accelerator Package Home Loan | A package variable rate   | 6.04 | 6.42 |
| Balance Variable Home Loan    | A fully featured variable | 6.29 | 6.34 |

## Fixed Rate

|                               |          |      |      |
|-------------------------------|----------|------|------|
| Fixed Rate Hom Loan           | 1 year*  | 5.89 | 6.30 |
|                               | 2 years* | 5.79 | 6.24 |
|                               | 3 years* | 5.79 | 6.20 |
| Accelerator Package Home Loan | 1 year^  | 5.74 | 6.39 |
|                               | 2 years^ | 5.64 | 6.34 |
|                               | 3 years^ | 5.64 | 6.30 |

## Interest Only

### Variable Rate

|                               |                         |      |      |
|-------------------------------|-------------------------|------|------|
| True Basic Variable Home Loan |                         | 6.29 | 6.14 |
| True Value Home Loan          | Standard variable       | 8.79 | 8.65 |
| Accelerator Package Home Loan | A package variable rate | 6.39 | 6.54 |
| Bridging Loan                 |                         | 8.89 | 6.68 |

### Fixed Rate

|                               |          |      |      |
|-------------------------------|----------|------|------|
| Fixed Rate Home Loan          | 1 year*  | 6.19 | 6.33 |
|                               | 2 years* | 6.09 | 6.30 |
|                               | 3 years* | 6.09 | 6.29 |
| Accelerator Package Home Loan | 1 year^  | 6.04 | 6.41 |
|                               | 2 years^ | 5.94 | 6.38 |
|                               | 3 years^ | 5.94 | 6.37 |

\*The fixed rate will revert to the applicable Balance Variable rate after the fixed rate period. ^The fixed rate will revert to the applicable Accelerator Package variable rate when the fixed term expires. We may vary the Accelerator Package interest rate discount from time to time. Please refer to your loan contract for your current discount. \*\*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 15/10/24 and are for new loans and switches only For more information contact us on **1300 13 22 77** or visit **communityfirst.com.au**.

# Loan Interest Rates

| Home loans<br>Investment        | Loan type<br>Investment purpose | Rate<br>(%p.a.) | Comparison rate<br>(%p.a.)** |
|---------------------------------|---------------------------------|-----------------|------------------------------|
| <b>Principal &amp; Interest</b> |                                 |                 |                              |
| <b>Variable Rate</b>            |                                 |                 |                              |
| True Basic Variable Home Loan   |                                 | 6.24            | 6.29                         |
| True Value Home Loan            | Standard variable               | 8.74            | 8.79                         |
| Accelerator Package Home Loan   | A package variable rate         | 6.34            | 6.71                         |
| Balance Variable Home Loan      | A fully featured variable       | 6.59            | 6.64                         |
| <b>Fixed Rate</b>               |                                 |                 |                              |
| Fixed Rate Hom Loan             | 1 year*                         | 6.19            | 6.60                         |
|                                 | 2 years*                        | 6.09            | 6.54                         |
|                                 | 3 years*                        | 6.09            | 6.50                         |
| Accelerator Package Home Loan   | 1 year^                         | 6.04            | 6.68                         |
|                                 | 2 years^                        | 5.94            | 6.63                         |
|                                 | 3 years^                        | 5.94            | 6.60                         |
| <b>Interest Only</b>            |                                 |                 |                              |
| <b>Variable Rate</b>            |                                 |                 |                              |
| True Basic Variable Home Loan   |                                 | 6.59            | 6.44                         |
| True Value Home Loan            | Standard variable               | 9.09            | 8.90                         |
| Accelerator Package Home Loan   | A package variable rate         | 6.69            | 6.84                         |
| Bridging Loan                   |                                 | 8.89            | 6.68                         |
| <b>Fixed Rate</b>               |                                 |                 |                              |
| Fixed Rate Home Loan            | 1 year*                         | 6.49            | 6.63                         |
|                                 | 2 years*                        | 6.39            | 6.60                         |
|                                 | 3 years*                        | 6.39            | 6.58                         |
| Accelerator Package Home Loan   | 1 year^                         | 6.34            | 6.71                         |
|                                 | 2 years^                        | 6.24            | 6.68                         |
|                                 | 3 years^                        | 6.24            | 6.67                         |

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# Loan Interest Rates

| Personal loans                    | Loan type | Rate (%p.a.) | Comparison rate (%p.a.) |
|-----------------------------------|-----------|--------------|-------------------------|
| Personal Loan (unsecured)         | Variable  | 9.99         | 11.02                   |
|                                   | Fixed     | 9.99         | 11.02                   |
| Green Loan (unsecured)            | Variable  | 6.54         | 7.59                    |
| Home Improvement Loan (unsecured) | Variable  | 6.54         | 7.59                    |

| Car loans                | Loan type                    | Rate (%p.a.) | Comparison rate (%p.a.) |
|--------------------------|------------------------------|--------------|-------------------------|
| Car Loan (secured)       | Variable (min loan \$10,000) | 6.29         | 7.34                    |
|                          | Fixed (min loan \$10,000)    | 6.29         | 7.34                    |
| Green Car Loan (secured) | Variable (min loan \$10,000) | 5.89         | 6.94                    |
|                          | Fixed (min loan \$10,000)    | 5.89         | 6.94                    |

| Credit cards & Overdrafts     | Loan type                                                                         | Rate (%p.a.) |
|-------------------------------|-----------------------------------------------------------------------------------|--------------|
| Overdrafts (mortgage secured) | Variable (min loan \$10,000)                                                      | 8.09         |
| Overdrafts (unsecured)        | Variable (min loan \$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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