

Loan Interest Rates

| Home loans Owner-occupied | Maximum 80% LVR Rate (%p.a.) | Comparison rate (%p.a.)** | Maximum 95% LVR Rate (%p.a.) | Comparison rate (%p.a.)** |
|------------------------------|------------------------------------|------------------------------|------------------------------------|------------------------------|
|------------------------------|------------------------------------|------------------------------|------------------------------------|------------------------------|

Principal & Interest

Go Basic Home Loan

| | | | | |
|---------------|------|------|------|------|
| Variable | 5.69 | 5.74 | 5.99 | 6.04 |
| 1 year fixed* | 5.69 | 5.74 | 5.99 | 6.04 |
| 2 year fixed* | 5.79 | 5.76 | 6.09 | 6.06 |
| 3 year fixed* | 5.89 | 5.80 | 6.09 | 6.07 |

Boost Package Home Loan

| | | | | |
|---------------|------|------|------|------|
| Variable | 5.79 | 6.17 | 6.09 | 6.47 |
| 1 year fixed# | 5.94 | 6.19 | 6.14 | 6.47 |
| 2 year fixed# | 5.94 | 6.20 | 6.19 | 6.48 |
| 3 year fixed# | 6.04 | 6.24 | 6.24 | 6.51 |

Interest Only

Boost Package Home Loan

| | | | | |
|----------|------|------|------|------|
| Variable | 6.24 | 6.33 | 6.54 | 6.63 |
|----------|------|------|------|------|

| Home loans Owner-occupied | Rate (%p.a.) | Comparison rate (%p.a.)** |
|------------------------------|--------------|------------------------------|
|------------------------------|--------------|------------------------------|

Principal & Interest

Community Advantage Home Loan – with LMI waiver for eligible applicants up to a maximum 90% LVR

| | | |
|---------------|------|------|
| Variable | 6.29 | 6.34 |
| 1 year fixed^ | 6.09 | 6.32 |
| 2 year fixed^ | 6.19 | 6.32 |
| 3 year fixed^ | 6.14 | 6.30 |

Interest Only

Bridging Home Loan – maximum 80% LVR

| | | |
|----------|------|------|
| Variable | 8.64 | 6.11 |
|----------|------|------|

Boost Package Home Loan

| | |
|------------------------------|------|
| Boost Package reference rate | 7.99 |
|------------------------------|------|

*The fixed rate will revert to the applicable Go Basic Variable rate after the fixed rate period. #The fixed rate will revert to the applicable Boost Package Variable rate when the fixed term expires. ^The fixed rate will revert to the applicable Community Advantage Variable rate when the fixed term expires. We may vary the Boost 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 20/03/26 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 Investment | Maximum 80% LVR Rate (%p.a.) | Comparison rate (%p.a.)** | Maximum 95% LVR Rate (%p.a.) | Comparison rate (%p.a.)** |
|-----------------------|------------------------------|---------------------------|------------------------------|---------------------------|
|-----------------------|------------------------------|---------------------------|------------------------------|---------------------------|

Principal & Interest

Go Basic Investment Home Loan

| | | | | |
|---------------|------|------|------|------|
| Variable | 5.89 | 5.94 | 6.19 | 6.24 |
| 1 year fixed* | 5.89 | 5.94 | 6.19 | 6.24 |
| 2 year fixed* | 5.99 | 5.96 | 6.29 | 6.26 |
| 3 year fixed* | 6.09 | 6.00 | 6.29 | 6.27 |

Boost Package Investment Home Loan

| | | | | |
|---------------|------|------|------|------|
| Variable | 5.99 | 6.37 | 6.29 | 6.66 |
| 1 year fixed# | 6.04 | 6.37 | 6.34 | 6.67 |
| 2 year fixed# | 6.14 | 6.40 | 6.34 | 6.67 |
| 3 year fixed# | 6.24 | 6.44 | 6.44 | 6.70 |

Interest Only

Go Basic Investment Home Loan

| | | | | |
|---------------|------|------|------|------|
| Variable | 6.14 | 6.04 | 6.44 | 6.35 |
| 1 year fixed* | 6.19 | 5.97 | 6.49 | 6.27 |
| 2 year fixed* | 6.29 | 6.02 | 6.59 | 6.32 |
| 3 year fixed* | 6.29 | 6.05 | 6.59 | 6.35 |

Boost Package Investment Home Loan

| | | | | |
|---------------|------|------|------|------|
| Variable | 6.24 | 6.44 | 6.54 | 6.74 |
| 1 year fixed# | 6.34 | 6.40 | 6.64 | 6.69 |
| 2 year fixed# | 6.34 | 6.42 | 6.64 | 6.72 |
| 3 year fixed# | 6.44 | 6.47 | 6.74 | 6.77 |

| Home loans Investment | Rate (%p.a.) | Comparison rate (%p.a.)** |
|-----------------------|--------------|---------------------------|
|-----------------------|--------------|---------------------------|

Principal and Interest

Community Advantage Investment Home Loan – with LMI waiver for eligible applicants up to a maximum 90% LVR

| | | |
|---------------|------|------|
| Variable | 6.59 | 6.64 |
| 1 year fixed^ | 6.39 | 6.62 |
| 2 year fixed^ | 6.49 | 6.62 |
| 3 year fixed^ | 6.44 | 6.60 |

Interest Only

Bridging Investment Home Loan – maximum 80% LVR

| | | |
|----------|------|------|
| Variable | 8.64 | 6.29 |
|----------|------|------|

Boost Package Investment Home Loan

| | |
|---|------|
| Boost Package Investment reference rate | 8.19 |
|---|------|

*The fixed rate will revert to the applicable Go Basic Variable rate after the fixed rate period. #The fixed rate will revert to the applicable Boost Package Variable rate when the fixed term expires. ^The fixed rate will revert to the applicable Community Advantage Variable rate when the fixed term expires. We may vary the Boost 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 20/03/26 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

| 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 | 7.54 | 8.58 |
| Home Improvement Loan (unsecured) | Variable | 7.54 | 8.58 |

| 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) | 7.99 |
| 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 |

[&]Comparison rate calculated on a loan amount of \$30,000 over a loan term of 5 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 20/03/26 and are for new loans and switches only. For more information contact us on 1300 13 22 77 or visit communityfirst.com.au.**