Retired Loan Interest Rates

Community First Retired Loan Products

Home loans Owner-occupied	Loan type Residential purpose	Rate (%p.a.)
Principal and Interest		
True Basic Variable Home Loan		6.49
True Value Home Loan	Standard variable	8.99
Accelerator Package Home Loan[1]	A package variable rate	6.59
Balance Variable Home Loan	A fully featured variable	6.84
Interest Only		
True Basic Variable Home Loan		6.84
True Value Home Loan	Standard variable	9.34
Accelerator Package Home Loan[1]	A package variable rate	6.94
Balance Variable Home Loan	A fully featured variable	7.19

Home loans Investment	Loan type Investment purpose	Rate (%p.a.)
Principal and Interest		
True Basic Variable Home Loan		6.79
True Value Home Loan	Standard variable	9.39
Accelerator Package Home Loan[1]	A package variable rate	6.89
Balance Variable Home Loan	A fully featured variable	7.14
Interest Only		
True Basic Variable Home Loan		7.14
True Value Home Loan	Standard variable	9.64
Accelerator Package Home Loan[1]	A package variable rate	7.24
Balance Variable Home Loan	A fully featured variable	7.49

Retired Personal loans & Car loans		
Product		**Rate (%p.a.)**
Home Improvement Loan (variable unsecured)		8.29
Green Loans (variable unsecured)		8.29
Green Car Loan	Green Car Loan Variable	6.89
	Green Car Loan Fixed (funding from 22 May 2026)	6.89

[1]We may vary the Accelerator Package interest rate discount from time to time. Please refer to your loan contract for your current discount. Interest rates quoted are effective as at the date shown and may be varied at any time. Terms & conditions, fees & charges apply.

Community First Credit Union Limited | ABN 80 087 650 922 operating as
Community First Bank | AFSL and Australian credit licence 231204

community first bank

Illawarra Credit Union Retired Loan Products[2]

Home Loan Reference Rates Owner-occupied	Rate (%p.a.)
Principal and Interest	
Bare Essentials P&I Reference Rate	8.74
Standard Variable Rate	9.04
The Works Package P&I Reference Rate	8.09
Two Year Introductory Home Loan Reference Rate	9.35
Basic Variable Rate	9.13
The Works P&I Reference Rate	8.09
Interest Only	
Bare Essentials Interest Only Reference Rate	9.00
The Works Package Interest only Reference Rate	8.55
The Works Investment Interest Only Reference Rate	9.10

Home Loan Reference Rates Investment	Rate (%p.a.)
Principal and Interest	
Bare Essentials Investment P&I Reference Rate	9.14
Standard Variable Investment Rate P&I	9.55
The Works Package Investment P&I Reference Rate	8.85
Basic Variable Investment Rate	9.53
8.85	8.60
Interest Only	
Essentials Investment Interest Only Reference Rate	9.40
Standard Variable Investment Interest Only Rate	9.65
The Works Package Investment Interest Only Reference Rate	9.10
The Works Investment Interest Only Reference Rate	9.10

Personal loan Reference Rate	Rate (%p.a.)
Principal and Interest	
Secured Variable personal loan	7.75

Community First Credit Union Limited | ABN 80 087 650 922 operating as Community First Bank | AFSL and Australian credit licence 231204

Reference Rates Business Loans	**Rate (%p.a.)**
Principal and Interest	
Residentially Secured Loans	9.15
Commercially Secured Loans	10.15
Interest Only	
Residentially Secured Loans	9.60
Commercially Secured Loans	10.60

Credit Card		**Rate (%p.a.)**
ICU No Bull low rate credit card (S40)	Purchase Rate	9.99
	Cash Advance Rate	15.88

Overdrafts (S79, S80, S81, S82, S83)	**Rate (%p.a.)**
Overdraft - Unsecured	14.45
Overdraft - Mortgage Secured (S85)	From 9.91
All In One Home Loan (S81)	From 4.05
All In One Home Loan Investment (S82)	From 3.99

Overdrafts - Business	**Rate (%p.a.)**
Overdrafts - Unsecured	Up to 14.45
Residentially Secured (S93)	7.40
Commercially Secured (S94)	8.15

[2] Please refer to your loan contract for your current discount from the listed reference rates. Interest rates quoted are effective as at the date shown and may be varied at any time. Terms & conditions, fees & charges apply.

For more information contact us on **1300 13 22 77** or visit **communityfirst.com.au**.

Community First Credit Union Limited | ABN 80 087 650 922 operating as Community First Bank | AFSL and Australian credit licence 231204