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	6.15	6.20	6.45	6.50
1 year fixed*	6.54	6.24	6.84	6.54
2 year fixed*	6.49	6.27	6.79	6.57
3 year fixed*	6.39	6.27	6.69	6.57
Boost Package Home Loan				
Variable	6.29	6.66	6.59	6.96
1 year fixed#	6.44	6.68	6.74	6.97
2 year fixed#	6.39	6.68	6.69	6.98
3 year fixed#	6.29	6.66	6.59	6.96
Interest Only				
Boost Package Home Loan				
Variable	6.59	6.76	6.89	7.06

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	6.79	6.84
1 year fixed^	6.84	6.85
2 year fixed^	6.79	6.84
3 year fixed^	6.94	6.89
Interest Only		
Bridging Home Loan – maximum 80% LVR		
Variable	9.14	6.58
Boost Package Home Loan		
Boost Package Owner Occupied reference rate	8.64	

*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 01/11/26 and are for new loans and switches only. For more information contact us on **1300 13 22 77** or visit **communityfirst.com.au**.

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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	6.39	6.44	6.69	6.74
1 year fixed*	6.59	6.46	6.89	6.76
2 year fixed*	6.54	6.47	6.84	6.77
3 year fixed*	6.49	6.47	6.79	6.72
Boost Package Investment Home Loan				
Variable	6.49	6.86	6.79	7.15
1 year fixed#	6.49	6.86	6.79	7.15
2 year fixed#	6.44	6.85	6.74	7.14
3 year fixed#	6.39	6.83	6.69	7.13
Interest Only				
Go Basic Investment Home Loan				
Variable	6.49	6.48	6.79	6.78
1 year fixed*	6.89	6.49	7.19	6.79
2 year fixed*	6.84	6.53	7.14	6.83
3 year fixed*	6.79	6.55	7.09	6.86
Boost Package Investment Home Loan				
Variable	6.59	6.88	6.89	7.17
1 year fixed#	6.79	6.88	7.09	7.18
2 year fixed#	6.74	6.90	7.04	7.19
3 year fixed#	6.69	6.90	7.09	7.23

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	7.09	7.14
1 year fixed^	6.89	7.12
2 year fixed^	6.84	7.09
3 year fixed^	6.99	7.11
Interest Only		
Bridging Investment Home Loan – maximum 80% LVR		
Variable	9.14	6.80
Boost Package Investment Home Loan		
Boost Package Investment reference rate	8.84	

*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 01/11/26 and are for new loans and switches only. For more information contact us on **1300 13 22 77** or visit **communityfirst.com.au**.

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Loan Interest Rates

Personal loans	Loan type	Rate (%p.a.)	Comparison rate (%p.a.)[&]
Personal Loan (unsecured)	Variable	10.74	11.76
	Fixed	10.74	11.76

Car loans	Loan type	Rate (%p.a.)	Comparison rate (%p.a.)[&]
Car Loan (secured)	Variable (min loan $10,000)	6.99	8.04
	Fixed (min loan $10,000)	6.99	8.04

Credit cards & Overdrafts	Loan type	Rate (%p.a.)
Overdrafts (mortgage secured)	Variable (min loan $10,000)	8.59
Low Rate Credit Card	Variable (balance transfers, purchases & cash advances)	9.99
Low Rate Pink Credit Card	Variable (balance transfers, purchases & cash advances)	9.99
Low Rate Blue Credit Card	Variable (balance transfers, purchases & cash advances)	9.99

[&]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 01/11/26 and are for new loans and switches only. For more information contact us on **1300 13 22 77** or visit **communityfirst.com.au**.

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