

# INTEREST RATES

## Loans & Credit Cards

Interest Rate Schedule	Comparison Rate
<b>ALL IN ONE HOME LOAN</b> Housing & Investment <b>8.82% pa</b>	-
<b>FLYING START HOME LOAN<sup>#</sup></b> Housing & Investment (Introductory Rate) <b>7.55% pa</b>	<b>8.72% pa<sup>1</sup></b>
<b>STANDARD VARIABLE</b> Housing & Investment <b>8.80% pa</b>	<b>8.86% pa<sup>1</sup></b>
<b>BASIC VARIABLE</b> Housing & Investment <b>8.32% pa</b>	<b>8.44% pa<sup>1</sup></b>
<b>FIXED LOANS</b> Housing & Investment	
1 year fixed <b>8.49% pa</b>	<b>8.82% pa<sup>1</sup></b>
2 year fixed <b>8.54% pa</b>	<b>8.80% pa<sup>1</sup></b>
3 year fixed <b>8.54% pa</b>	<b>8.78% pa<sup>1</sup></b>
5 year fixed <b>8.54% pa</b>	<b>8.74% pa<sup>1</sup></b>
<b>VARIABLE PERSONAL LOANS</b> Variable Rate New Car Loan <b>9.85% pa</b>	<b>10.03% pa<sup>5</sup></b>
<b>FIXED PERSONAL LOANS</b> New Car Loan – Secured by Bill of Sale <b>9.50% pa</b>	<b>9.68% pa<sup>2</sup></b>
Secured Personal Loan by Bill of Sale over Motor Vehicle <b>10.25% pa</b>	<b>10.52% pa<sup>3</sup></b>
Unsecured Personal Loan <b>11.95% pa</b>	<b>12.32% pa<sup>4</sup></b>
Mastercard <b>18.59%pa</b>	-
Low Rate Mastercard <b>10.85%pa</b>	-
<b>OVERDRAFTS</b> Unsecured <b>17.25% pa</b>	-
Mortgage Secured <b>14.15% pa</b>	-

Interest Rates are current at the time of printing and are subject to change without notice.

Terms and Conditions, fees and charges apply, and are available on request.

These rates do not apply to business or commercial loans.

<sup>#</sup> The interest rate is 1.25% pa below the standard variable rate for a period of 12 months. After 12 months the interest rate reverts to the standard variable rate applying at that time.

<sup>1</sup> Based on a loan for an amount of \$200,000 secured over a term of 25 years.

Comparison rates shown on this flyer are for Owner Occupied only. See Comparison Rate Schedule for more detail.

<sup>2</sup> Based on a loan for an amount of \$30,000 secured over a term of 5 years.

<sup>3</sup> Based on a loan for an amount of \$20,000 secured over a term of 5 years

<sup>4</sup> Based on a loan for an amount of \$15,000 over a term of 5 years

<sup>5</sup> Based on a loan for an amount of \$30,000 secured over a term of 5 years

For a full list of comparison rates see the comparison rate schedule on [www.unicomcu.com.au](http://www.unicomcu.com.au)