

INTEREST RATES

Loans & Credit Cards

| Interest Rate Schedule | Comparison Rate |
|---|------------------------------|
| ALL IN ONE HOME LOAN Housing & Investment 7.27% pa | - |
| STANDARD VARIABLE Housing & Investment 7.25% pa | 7.32% pa¹ |
| REWARD RATE VARIABLE Housing & Investment 6.70 % pa | 6.77% pa¹ |
| BASIC VARIABLE Housing & Investment 6.57% pa | 6.73% pa¹ |
| FLYING START HOME LOAN[#] Housing & Investment (Introductory Rate) 6.00% pa | 7.19% pa¹ |
| FIXED LOANS Housing & Investment | |
| 1 year fixed 6.80% pa | 7.27% pa¹ |
| 2 year fixed 7.40% pa | 7.35% pa¹ |
| 3 year fixed 7.80% pa | 7.49% pa¹ |
| 5 year fixed 8.10% pa | 7.72% pa¹ |
| VARIABLE PERSONAL LOANS Variable Rate New Car Loan 9.70% pa | 9.88% pa² |
| FIXED PERSONAL LOANS New Car Loan – Secured by Bill of Sale 9.35% pa | 9.53% pa² |
| Secured Personal Loan by Bill of Sale over Motor Vehicle 10.35% pa | 10.62% pa³ |
| Unsecured Personal Loan 11.99% pa | 12.36% pa⁴ |
| Mastercard 19.24% pa | - |
| Low Rate Mastercard 13.10% pa | - |
| OVERDRAFTS Unsecured 16.50% pa | - |
| Mortgage Secured 13.65% pa | - |

Unicom Credit Union is a division of Community Alliance Credit Union Ltd ABN 14 087 650 771 AFSL 245 576. 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. # This interest rate is 1.25% below the Standard Variable rate for a period of 12 months. After 12 months the rate reverts back to the Standard Variable rate applying at that time.

¹ Based on a loan for an amount of \$150,000 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.

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

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

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

WARNING: The comparison rate only applies to the example or examples given above. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.