

Personal Loan and Visa Credit Card Interest Rates and Fees and Charges

Effective 30 November 2021

Personal loan interest rates			
	Minimum loan amount	Interest rate	Comparison rate ¹
Online-only special fixed rate personal loan^{2,3}			
Available when secured by a new or used vehicle less than 5 years of age	\$5,000	4.25% pa	4.73% pa
Special fixed rate personal loan²			
Available when secured by a new or used vehicle less than 5 years of age	\$5,000	5.59% pa	5.93% pa
Fixed rate personal loan²			
Available when secured by a vehicle between 5 and 10 years of age	\$5,000	7.99% pa	8.34% pa
Variable rate personal loan			
A variable rate loan that can be used for just about any purpose	\$5,000	13.60% pa	13.97% pa

¹Comparison rates are based on a secured loan of \$30,000 with monthly repayments over a term of 5 years. This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

²The interest rate is fixed for the life of the loan up to a maximum of 7 years.

³For new business only. To qualify for the online-only product, applications must be completed using the online form.

Visa credit card interest rates	
	Interest rate
Balance transfer rate for the first six months	0.00% pa
Variable rate	10.49% pa

Education Community credit card interest rates	
Available to employees within the education community and to students carrying out studies in education, and their immediate family.	
	Interest rate
Introductory rate for the first six months	0.00% pa
Variable rate	9.99% pa

Workplace Benefits credit card interest rates	
Available to Workplace Banking Benefits members. See website for more information.	
	Interest rate
Introductory rate for the first six months	0.00% pa
Variable rate	9.99% pa

Overdraft interest rates	
	Interest rate
Variable rate revolving credit facility (secured or unsecured)	15.25% pa

Fees & charges	
	Amount
Loan arrears letter fee	
Payable whenever we send you a letter because you do not make a repayment in full on or before the date it is due and the default continues for 3 days or more: Letter 1 - arrears 3 to 10 days; Letter 2 - arrears 11 to 18 days; Letter 3 - arrears 19 to 26 days; and Letter 4 - arrears 27 days or more.	No charge for first letter, \$15 per letter thereafter
Overdraft establishment fee	
Payable when you apply for a new overdraft limit or an increase to an existing overdraft limit.	\$60
Personal loan establishment fee	
Payable when you apply for a new personal loan or an increase to an existing personal loan. [^]	\$250
Payable when you apply online for a new Online-only special fixed rate personal loan. [^]	\$350
Security processing fee	
Payable when your loan is to be secured by a motor vehicle.	\$60
Visa credit card annual fee	
Payable when you hold a VISA credit card issued by Credit Union SA.*	\$39
Visa currency conversion fee	
Payable when you perform a transaction in a foreign currency	3% of AUD value


For details of service fees that may apply please refer to our Deposit Accounts and Access Services Fees and Charges brochure.


[^]This fee does not apply if you are entitled to receive Education Community Banking Benefits or Workplace Banking Benefits.


*This fee does not apply if you hold an Education Community Credit Card, Banking Benefits Credit Card or your card is linked to a Home Loan Package.


Membership, lending criteria and fees apply. Terms and conditions available upon request. All banking products described in this brochure are issued by Credit Union SA Ltd. Before acquiring any financial product you should consider whether or not it is suitable for you.

Want to know more about Credit Union SA or any of our products or services?
We'd be delighted to help.

 Visit our website
creditunionsa.com.au

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 Have a Mobile Lending Manager visit you

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