

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

Effective 25 July 2024

Personal loan interest rates <sup>1</sup>			
	Minimum loan amount	Interest rate	Comparison rate <sup>2</sup>
<b>Online-only special fixed rate personal loan<sup>3,4</sup></b>			
Available when secured by a new or used vehicle less than 5 years of age	\$15,000	8.69% pa	9.19% pa
<b>Special fixed rate personal loan<sup>3</sup></b>			
Available when secured by a new or used vehicle less than 5 years of age	\$15,000	8.99% pa	9.35% pa
<b>Fixed rate personal loan<sup>3</sup></b>			
Available when secured by a vehicle between 5 and 10 years of age	\$5,000	10.99% pa	11.35% pa
<b>Variable rate personal loan</b>			
A variable rate loan that can be used for just about any purpose	\$5,000	13.60% pa	13.97% pa

Tesla Powerwall Loan interest rates			
	Minimum loan amount	Interest rate	Comparison rate <sup>2</sup>
<b>If you hold a home loan with Credit Union SA</b>			
Available for the purchase and installation of a Tesla Powerwall and upgrading or installing associated solar panels	\$5,000	5.84% pa	5.84% pa
<b>If you do not hold a home loan with Credit Union SA</b>			
Available for the purchase and installation of a Tesla Powerwall and upgrading or installing associated solar panels	\$5,000	7.44% pa	7.79% pa

<sup>1</sup>Special personal loan rates are available through Knowledge Counts as a part of the education banking benefits. Find out more on [creditunionsa.com.au/community/knowledge-counts/educator-car-personal-loans](https://creditunionsa.com.au/community/knowledge-counts/educator-car-personal-loans).

<sup>2</sup>Comparison 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.

<sup>3</sup>The interest rate is fixed for the life of the loan up to a maximum of 7 years.

<sup>4</sup>For 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	Minimum loan amount
Balance transfer rate for the first six months	0.00% pa	\$1,000
Variable rate	11.99% 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	Minimum loan amount
Introductory rate for the first six months	0.00% pa	\$1,000
Variable rate	11.49% pa	

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](https://creditunionsa.com.au)
-  Call us on 13 8777
-  400 King William St, Adelaide SA 5000
-  Have a Mobile Lending Manager visit you

Workplace Benefits credit card interest rates		
Available to Workplace Banking Benefits members. See website for more information.		
	Interest rate	Minimum loan amount
Introductory rate for the first six months	0.00% pa	\$1,000
Variable rate	11.49% pa	

Overdraft interest rates		
No longer available for new loans.		
	Interest rate	Minimum loan amount
Variable rate revolving credit facility (secured or unsecured)	15.25% pa	\$500

Fees & charges	
<b>Loan arrears letter fee</b>	No charge for first letter, \$15 per letter thereafter
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.	

Personal loan establishment fee	
Payable when you apply for a new personal loan or an increase to an existing personal loan. <sup>^</sup>	\$250
Payable when you apply online for a new Online-only special fixed rate personal loan. <sup>^</sup>	\$350

Tesla Powerwall Loan establishment fee	
Payable if you hold a home loan with Credit Union SA.	\$0
Payable if you do not hold a home loan with Credit Union SA.	\$250

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.*	\$59

Visa currency conversion fee	
Payable when you make a purchase or obtain a cash advance (whether in foreign currency or AUD) where the merchant or their acquirer is domiciled outside Australia.	3% of transaction value

Paper statement fee	
Payable if you have not opted in for eStatements and we send a paper statement to the nominated postal address we have on record. <b>Note:</b> An electronic statement can be requested at any time with no fee payable.	\$2 per paper statement

Lost VISA Card fee	
Payable when you have lost your VISA Card and have requested a replacement.	\$10

Direct Debit dishonour fee	
You have insufficient funds in your account at the time a Direct Debit is set to occur and the Direct Debit is dishonoured.	\$10

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

<sup>^</sup> This fee does not apply if you are entitled to receive Knowledge Counts 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.