Personal Loan and Visa Credit Card Interest Rates

Effective 3 September 2026

Personal loan interest rates[1]	Minimum loan amount	Interest rate	Comparison rate[2]
Online-only special fixed rate personal loan[3,4]			
Available when secured by a new or used vehicle less than 5 years of age	$15,000	7.69% pa	8.18% pa
Special fixed rate personal loan[3]			
Available when secured by a new or used vehicle less than 5 years of age	$15,000	7.99% pa	8.48% pa
Fixed rate personal loan[3]			
Available when secured by a vehicle between 5 and 10 years of age	$5,000	9.99% pa	10.49% pa
Variable rate personal loan			
A variable rate loan that can be used for just about any purpose	$5,000	13.60% pa	14.12% pa

Green Fixed Rate Loan interest rates[3,5]	Minimum loan amount	Interest rate	Comparison rate[2]
If you hold a home loan with Credit Union SA			
Secured Green Loan	$5,000	5.64% pa	5.64% pa
Unsecured Green Loan		7.29% pa	7.29% pa
If you do not hold a home loan with Credit Union SA			
Secured Green Loan	$5,000	6.99% pa	7.34% pa
Unsecured Green Loan		8.29% pa	8.64% pa

[1]Special personal loan rates are available through Knowledge Counts education banking benefits. Find out more on creditunionsa.com.au/community/knowledge-counts/educator-car-personal-loans.

[2]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.

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

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

[5]Available for any green purpose that provides a benefit to the environment.

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	

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

*Conditions, fees and lending criteria apply and are available on request.
*Interest rates are subject to change without notice.

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

Call us on 13 8777

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Have a Mobile Lending Manager visit you

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