

**Talk to us about our exciting \$4,000 cashback special offer!**

Have a larger client you're looking to place? Come chat to us!

≤70% LVR - \$1m new borrowings. A portion of the loan must be Owner Occupied. Must settle by 30 June 2025. No bridging or construction.

**Home Loan Package Variable ≤60% LVR Special Offers**

**5.79%p.a.**  
Owner Occupied P&I

**5.97%p.a.**  
Investor P&I

**6.27%p.a.**  
Investor IO

**Home Loan Package Variable ≤80% LVR Special Offers**

**5.84%p.a.**  
Owner Occupied P&I

**6.04%p.a.**  
Investor P&I

**6.34%p.a.**  
Investor IO

Minimum new borrowings of \$150,000. \$395 annual package fee applies. Repayments to be made from Credit Union SA Account.

**Our Community Partners**

Click below for further details on our community partnerships and current special member offers exclusive for:

Port Adelaide Football Club members

Education Community

Workplace Banking Partners (SA Power Networks)

**Bridging Loans**

Bridging loans are not accepted for non-Credit Union SA members where the end debt will be less than \$300,000

Standard Variable Bridging Loan 9.14% p.a.

Please refer all bridging enquiries at [creditunionsa.com.au/brokers/scenarios](http://creditunionsa.com.au/brokers/scenarios) to the BDT team for review prior to submission.

**Personal loan interest rates**

**Online-only special fixed rate personal loan**

Available when secured by a new or used vehicle less than 5 years of age. 8.69% p.a.

The interest rate is fixed for the life of the loan up to a maximum of 7 years. For new business only. To qualify for the online-only product, applications must be completed using the online form. Application fee of \$350 applies. Minimum loan amount \$15,000.

**Special fixed rate personal loan**

Available when secured by a new or used vehicle less than 5 years of age. 8.99% p.a.

The interest rate is fixed for the life of the loan up to a maximum of 7 years. Application fee of \$250 applies. Minimum loan amount \$15,000.

**Fixed rate personal loan**

Available when secured by a vehicle between 5 and 10 years of age. 10.99% p.a.

The interest rate is fixed for the life of the loan up to a maximum of 7 years. Application fee of \$250 applies. Minimum loan amount \$5,000.

**Visa credit card interest rates**

**Visa credit card**

Balance transfer rate for the first six months 0.00% p.a.

Variable rate 11.99% p.a.

**Education Community and Workplace Benefits credit cards**

Introductory rate for the first six months 0.00% p.a.

Variable rate 11.49% p.a.

**Home Guarantee Scheme**

**Reminder:** Credit Union SA is a participating Lender in the Australian Government Home Guarantee Scheme

- Loans under the Home Guarantee Scheme are eligible for our special products for LVR below 80%.
- Any questions please contact [bdt@creditunionsa.com.au](mailto:bdt@creditunionsa.com.au)

Click the links below to access further information and resources:

[Broker Resources](#)

[Home Loan Interest Rates](#)

[Personal Loan and Visa Credit Card Interest Rates](#)

[Lending Fees and Charges](#)

**Need more info?** Refer to your [Loan Originators Operations Manual](#) for detailed information on Credit Union SA products.

**Need assistance?** If you can't find what you're looking for or you need any additional information, please reach out to our friendly team:

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