

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

**6.24%<sub>pa</sub> ≤ 80%**

- P&I repayments
- Minimum new borrowing of \$150,000
- \$395 annual package fee
- Repayments to be made from a Credit Union SA Account

**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%
- The good news is you can still apply online for these loans, however you'll need to add an additional address to override the LVR parameters: 1 HGS Street Adelaide SA 5000
- Any questions please contact [bdt@creditunionsa.com.au](mailto:bdt@creditunionsa.com.au)

**Special Offers**

Max. LVR 80% , unless specifically stated. Minimum new borrowing of \$150,000

Variable Home Loan Package ≤80% Special Offer	6.24%pa
Investment Principal and Interest Variable Home Loan Package	6.54%pa
Investment Interest Only Variable Home Loan Package	6.74%pa

**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	9.39%pa
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**Owner occupied home loan interest rates**

Principal & interest Interest Only

Max. LVR 97% inclusive of LMI, unless specifically stated

Variable Rate Home Loans		
Low Deposit Variable Home Loan Package	6.84%pa	N/A
Discounted variable rate	7.04%pa	7.44%pa
Standard variable rate	7.24%pa	9.14%pa
Fixed Home Loan Package		
1 year fixed	6.64%pa	7.44%pa
2 year fixed	6.19%pa	6.99%pa
3 year fixed	5.99%pa	6.79%pa
Fixed Rate Home Loans		
1 year fixed	7.44%pa	8.24%pa
2 year fixed	6.99%pa	7.79%pa
3 year fixed	6.79%pa	7.59%pa

**Investment home loan interest rates**

Principal & interest Interest Only

Max. LVR 97% inclusive of LMI, unless specifically stated

Variable Rate Home Loans		
Variable Home Loan Package	6.69%pa	6.74%pa
Discounted variable rate	6.89%pa	6.94%pa
Standard variable rate	7.49%pa	7.54%pa
Fixed Home Loan Package		
1 year fixed	6.89%pa	6.94%pa
2 year fixed	6.44%pa	6.49%pa
3 year fixed	6.24%pa	6.29%pa
Fixed Rate Home Loans		
1 year fixed	7.69%pa	7.74%pa
2 year fixed	7.24%pa	7.29%pa
3 year fixed	7.04%pa	7.09%pa

**Tesla Powerwall Loan interest rates**

For the purpose of purchasing and installing a Tesla Powerwall and upgrading or installing associated solar panels

Home Loan Members	6.04%pa
Non-Home Loan Members	7.84%pa

**Visa credit card interest rates**

Visa credit card	
Balance transfer rate for the first six months	0.00%pa
Variable rate	11.99%pa
Education Community and Workplace Benefits credit cards	
Introductory rate for the first six months	0.00%pa
Variable rate	11.49%pa

**Overdraft interests**

Variable rate revolving credit facility (secured or unsecured)	15.25%pa
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**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%pa
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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%pa
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The interest rate is fixed for the life of the loan up to a maximum of 7 years. Minimum loan amount \$15,000.

**Fixed rate personal loan**

Available when secured by a vehicle between 5 and 10 years of age	10.99%pa
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The interest rate is fixed for the life of the loan up to a maximum of 7 years. Minimum loan amount \$5,000.

**Variable rate personal loan**

A variable rate loan that can be used for just about any purpose	13.60%pa
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**Need Assistance? Refer to your Loan Originators Operations Manual for detailed information on Credit Union SA products. For further information regarding our products contact Mat, Mandi or Chris:**

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