

# Loans

**IMPORTANT:** The interest rates listed are indicative only. Your loan contract schedule will specify what interest rates, fees and charges apply to your loan.

HOME LOANS			Interest Rate	Comparison Rate <sup>1</sup>
<i>Owner Occupied and Investment homes</i>				
1 Year Discounted Variable <sup>2</sup>			3.59% p.a.	5.11% p.a.
2 Year Discounted Variable <sup>2</sup>			3.69% p.a.	4.98% p.a.
3 Year Discounted Variable <sup>2</sup>			3.99% p.a.	4.93% p.a.
Base Variable <sup>3</sup>			4.92% p.a.	4.96% p.a.
Standard Variable <sup>4</sup>			5.22% p.a.	5.27% p.a.
1 Year Fixed <sup>5</sup>			4.53% p.a.	5.20% p.a.
2 Year Fixed <sup>5</sup>			4.55% p.a.	5.14% p.a.
3 Year Fixed <sup>5</sup>			4.57% p.a.	5.09% p.a.
PERSONAL LOANS			Interest Rate	Comparison Rate <sup>6</sup>
<b>UNSECURED</b>	Loans \$2,000 to \$4,999 (L47) <sup>7</sup>		13.99% p.a.	15.04% p.a.
	Loans over \$5,000 (L44)		13.99% p.a.	15.04% p.a.
<b>SECURED</b>	Part-secured (L46)		13.75% p.a.	13.97% p.a.
	Savings Secured (L77)		9.00% p.a.	9.21% p.a.
	Real Estate Secured (L73)		11.25% p.a.	11.47% p.a.
CAR LOANS			Interest Rate	Comparison Rate <sup>8</sup>
<b>NEW CARS (L53) <sup>9</sup></b>	0% deposit		6.98% p.a.	7.21% p.a.
<b>USED CARS (L54) <sup>10</sup></b>	20% deposit		8.99% p.a.	9.22% p.a.
	0% deposit		9.99% p.a.	10.23% p.a.
<b>USED CARS (L58) <sup>11</sup></b>	20% deposit		10.20% p.a.	10.44% p.a.
	0% deposit		10.95% p.a.	11.19% p.a.

Lending criteria, terms & conditions, fees & charges apply. WARNING: 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. 1. These comparison rates are based on a \$150,000 loan over 25 years. 2. For new loans with a minimum borrowing balance of \$150,000 and up to 95% of property value. Rate reverts to our Standard Variable rate after the discounted period. 3. For new loans with a minimum borrowing balance of \$150,000 and up to 95% of property value. No Offset account. No participation in the Relationship rebate. No fixed or split loan capability. Switching fee of \$100 applies. 4. For loans up to 95% of property value. 5. At the end of the fixed term, interest rate reverts to our Standard Variable rate. For loans up to 95% of property value. 6. Comparison rate is based on a \$10,000 loan over 3 years. 7. Minimum term 18 months. 8. Comparison rate is based on a \$30,000 secured loan over 5 years. 9. Current or future calendar year manufacture date. Minimum loan amount is \$15,000. 10. Previous calendar year manufacture date up to and including 3 years. Minimum loan amount is \$10,000. 11. Over 3 years manufacture date within lending policy. Minimum loan amount \$10,000.

# Interest Rates Schedule

Rates effective from 6th February 2019



# Transactions

## ALL PURPOSE SAVINGS (S1)

Balance up to \$1,000	0.01% p.a.
Balance between \$1,000 to \$4,999	0.05% p.a.
Balance between \$5,000 to \$9,999	0.05% p.a.
Balance between \$10,000 to \$49,999	0.10% p.a.
Balance \$50,000 and over	0.15% p.a.

Interest calculated daily, paid quarterly—Jun, Sept, Dec, Mar

## PRESTIGE ACCOUNT (S2)

On portion of balance between \$0-\$1,999	0.05% p.a.
On portion of balance between \$2,000 to \$45,000	1.40% p.a.
On portion of balance over \$45,000	1.90% p.a.

Interest calculated daily, paid quarterly—June, Sept, Dec, Mar

## BUDGET ACCOUNT (S3)

0.05% p.a.

Interest calculated daily, paid quarterly—Jun, Sept, Dec, Mar

# Overdraft

## OVERDRAFT

Personal Unsecured	14.25% p.a.
Mortgage Secured	9.30% p.a.

# Savings

## CHRISTMAS CLUB (S4)

0.95% p.a.

Interest calculated on minimum monthly balance, paid 31st October. Account access only between 1st Nov-31st Jan.

## ONLINE SAVER (S6)

On portion of balance below \$1,000	0.05% p.a.
On portion of balance above \$1,000	1.90% p.a.

Interest calculated daily, paid monthly

## GOLDEN ACCOUNT (S20)

1.90% p.a.

Minimum balance \$5,000. Interest calculated daily, paid monthly. Any deposits must be at least \$500 except Periodical Payments or Payroll Deductions. 7 days notice of withdrawal after deposit current for 30 days.

## KID'S SUPER SAVER (S50)

1.70% p.a.

Interest calculated on a minimum monthly balance, paid quarterly—Jun, Sept, Dec, Mar

## BONUS SAVER (S97)

1.90% p.a. (includes bonus rate)

Interest calculated daily, paid monthly. Must deposit at least \$50 per month into account & make no withdrawals during the month to be eligible for the bonus rate. If both requirements are not met, then rate reverts back to current base variable rate. The bonus interest is in addition to the base rate of 0.05%pa.

# Investments

## TERM DEPOSITS

3 Months	2.00% p.a.	Interest paid on maturity
6 Months	2.10% p.a.	
9 Months	2.10% p.a.	
12 Months	2.25% p.a.	Interest paid every 6 months
24 Months	2.25% p.a.	
36 Months	2.40% p.a.	
48 Months	2.60% p.a.	

Minimum deposit \$500. Interest calculated daily, paid on maturity on deposits up to 12 months. The Board reserves the right to accept deposits over \$100,000. Terms, conditions, fees & charges may apply and are available on request. Rates are current at the date of publication and are subject to change.

# Amigo Credit Card

Retail purchase	13.99% p.a.
Cash advance	
Balance transfer	

- Low annual fee of \$49
- Purchases are up to 55 days interest free
- Additional card available at no cost
- Visa payWave-enabled

## Orange Credit Union

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