



LOANS INTEREST RATES UPDATE – Effective 15 January 2019

Northern Inland Credit Union Limited ABN 36 087 650 422 AFSL 235022 & Australian Credit Licence 235022

LOAN & CREDIT PRODUCTS: Interest rates are subject to change. Fees and charges may apply. Terms and conditions available on request. Access to products is subject to normal lending criteria.

PERSONAL/ CAR LOANS		
	Annual Percentage Rate (% pa)	Comparison Rate (% pa)
Smart Personal Loan (Secured by new or demonstrator vehicle only – Variable Rate) <small>L75</small>	5.99	6.84 ¹
Smart Personal Loan (Secured by vehicle 0-5 yrs old OR Term Deposit – Variable Rate) <small>L75</small>	6.79	7.64 ¹
Smart Personal Loan (Secured by vehicle 0-5 yrs old OR Term Deposit – Fixed Rate)	6.79	7.64 ¹
Smart Personal Loan (Secured by vehicle over 5yrs but less than 10yrs – Variable Rate) <small>L76</small>	8.99	9.83 ¹
Smart Personal Loan (Secured by vehicle over 5yrs but less than 10yrs – Fixed Rate)	9.99	10.83 ¹
Smart Personal Loan (Unsecured – Variable Rate) <small>L77</small>	10.99	11.82 ²
Smart Personal Loan (Unsecured – Fixed Rate)	14.00	14.82 ²
HOME LOANS – Owner Occupied		Comparison Rate (% pa) ⁴
Introductory Variable Home Loan \$250,000+ 3yr term discounted variable rate <small>L35</small>	3.88	4.46 ⁵
Introductory Fixed Home Loan \$250,000+ 3yr term discounted fixed rate <small>L35</small>	3.88	4.46 ⁵
Dream Value Home Loan \$150,000+ Principal & Interest; LVR < 80% <small>L33</small>	4.13	4.47
Dream Value Home Loan \$150,000+ Principal & Interest; LVR over 80% but < 90% <small>L33</small>	4.38	4.72
Dream Value Home Loan \$150,000+ Interest Only; LVR < 80% <small>L33</small>	4.28	4.62
Dream Value Home Loan \$150,000+ Interest Only; LVR over 80% but < 90% <small>L33</small>	4.38	4.72
1 Year Fixed Home Loan <small>L28,L29</small>	4.24	5.62 ^{3,4}
2 Year Fixed Home Loan	4.24	5.49 ^{3,4}
3 Year Fixed Home Loan	4.24	5.38 ^{3,4}
5 Year Fixed Home Loan	4.59	5.32 ^{3,4}
Home Loan Value Package variable rate home loan package \$150,000 plus Tier 1 <small>L33</small>	5.12	5.44
Home Loan Value Package \$350,000 plus Tier 2 <small>L33</small>	4.97	5.30
Home Loan Value Package \$500,000 plus Tier 3 <small>L33</small>	4.82	5.15
Home Loan Value Package \$750,000 plus Tier 4 <small>L33</small>	4.67	5.00
Basic Home Loan discounted variable rate home loan <small>L30</small>	4.82	4.97
Variable Smart Home Loan secured by mortgage over real estate <small>L28,L29</small>	5.62	5.75

¹The Personal Loan comparison rate applies to secured loans with 5 year terms for \$30,000

²The Personal Loan comparison rate applies to unsecured loans with 5 year terms for \$30,000

³The 1 to 3 & 5 year fixed loans comparison rate calculated under the assumption at the end of the fixed rate period, the balance of the term will convert to the current variable rate

⁴The Home Loan comparison rate applies to loans with 25 year terms for \$150,000.

⁵The Introductory Home Loan is for the first 3yrs of the new mortgage, then reverts to a discounted variable interest rate being the standard variable rate minus 1.14%.

Comparison Interest Rate Warning: These comparison rates apply only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. We may not provide credit for the amounts or terms of the advertised rates above. Please be aware that we do not generally provide a Mortgage loan for a term exceeding 30 years

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INVESTMENT LOANS

	Annual Percentage Rate (% pa)	Comparison Rate ¹ (% pa) ¹
Introductory Variable Home Loan \$250,000+ 3yr term discounted variable rate L35	3.88	4.46 ³
Introductory Fixed Home Loan \$250,000+ 3yr term discounted fixed rate L35	3.88	4.46 ³
Dream Value Home Loan \$150,000+ Principal & Interest; LVR < 80% L33	4.13	4.47
Dream Value Home Loan \$150,000+ Principal & Interest; LVR over 80% but < 90% L33	4.38	4.72
Dream Value Home Loan \$150,000+ Interest Only; LVR < 80% L33	4.28	4.62
Dream Value Home Loan \$150,000+ Interest Only; LVR over 80% but < 90% L33	4.38	4.72
1 Year Fixed Home Loan L31,L32	4.24	5.62 ^{1,2}
2 Year Fixed Home Loan	4.24	5.49 ^{1,2}
3 Year Fixed Home Loan	4.24	5.38 ^{1,2}
5 Year Fixed Home Loan	4.59	5.32 ^{1,2}
Home Loan Value Package variable rate home loan package \$150,000 plus Tier 1 L33	5.12	5.44
Home Loan Value Package \$350,000 plus Tier 2 L33	4.97	5.30
Home Loan Value Package \$500,000 plus Tier 3 L33	4.82	5.15
Home Loan Value Package \$750,000 plus Tier 4 L33	4.67	5.00
Basic Home Loan discounted variable rate home loan L30	4.82	4.97
Variable Smart Investment Home Loan secured by mortgage over real estate L31,L32	5.62	5.75

¹The Investment Home Loan comparison rate applies to loans with 25 year terms for \$150,000.

² The 1 to 3 & 5 year fixed loans comparison rate calculated under the assumption at the end of the fixed rate period, the balance of the term will convert to the current Investment variable rate.

³The Introductory Home Loan is for the first 3yrs of the new mortgage, then reverts to a discounted variable interest rate being the standard variable investment rate minus 1.14%.

Comparison Interest Rate Warning: These comparison rates apply only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. We may not provide credit for the amounts or terms of the advertised rates above. Please be aware that we do not generally provide a Mortgage loan for a term exceeding 30 years

Commercial Loans, Overdrafts and Credit Cards

Commercial loans secured and unsecured available	Amount and rate on application	
Low Rate Visa Credit Card -no interest free days on purchases	Amount and eligibility on application	8.99 % pa
VISA Classic Credit Card -up to 55 interest free days on purchases	Amount and eligibility on application	14.00 % pa
Honeymoon Rate Visa Classic discounted rate for first 6 months, then standard Visa Classic Credit Card rate		8.99 % pa
Home Loan Rewards Visa Classic Credit Card rate for the life of home loan		10.74 % pa