



LOANS INTEREST RATES UPDATE – Effective 15 April 2021

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 OR Term Deposit – Variable Rate 1 to 7 yrs) <small>L75</small> | 3.99 | 4.58 ¹ |
| Smart Personal Loan (Secured by new or demonstrator vehicle OR Term Deposit – Fixed Rate 1 to 5 yrs) <small>L75</small> | 3.99 | 4.58 ¹ |
| Smart Personal Loan (Secured by vehicle 0-5 yrs old OR Term Deposit – Variable Rate 1 to 7 yrs) <small>L75</small> | 6.69 | 7.55 ¹ |
| Smart Personal Loan (Secured by vehicle 0-5 yrs old OR Term Deposit – Fixed Rate 1 to 5 yrs) <small>L75</small> | 6.69 | 7.55 ¹ |
| Smart Personal Loan (Secured by vehicle over 5yrs but less than 10yrs – Variable Rate 1 to 5yrs) <small>L76</small> | 8.99 | 9.83 ¹ |
| Smart Personal Loan (Secured by vehicle over 5yrs but less than 10yrs – Fixed Rate 1 to 5 yrs) <small>L76</small> | 9.99 | 10.83 ¹ |
| Smart Personal Loan (Unsecured – Variable Rate 1 to 5 yrs) <small>L77</small> | 10.99 | 11.82 ² |
| Smart Personal Loan (Unsecured – Fixed Rate 1 to 5 yrs) <small>L77</small> | 14.00 | 14.82 ² |
| HOME LOANS – Owner Occupied | | Comparison Rate (%pa) ⁵ |
| Introductory 1yr Fixed Home Loan \$150,000+ 1yr term discounted fixed rate. New mortgages only <small>L35</small> | 2.29 | 3.92 ⁴ |
| Introductory 2yr Fixed Home Loan \$150,000+ 2yr term discounted fixed rate. New mortgages only <small>L35</small> | 2.29 | 3.78 ⁴ |
| Introductory 3yr Fixed Home Loan \$150,000+ 3yr term discounted fixed rate. New mortgages only <small>L35</small> | 2.29 | 3.65 ⁴ |
| Introductory 3yr Variable Home Loan \$150,000+ 3yr term discounted variable rate. New mortgages only <small>L35</small> | 2.95 | 3.82 ⁴ |
| Introductory 5yr Variable Home Loan \$150,000+ 5yr term discounted variable rate. New mortgages only <small>L35</small> | 2.95 | 3.67 ⁴ |
| Dream Value Home Loan \$250,000-\$1,000,000 Principal & Interest; LVR < 60% New mortgages only <small>L33</small> | 1.89 | 2.28 |
| Dream Value Home Loan Principal & Interest; LVR < 80% New mortgages only <small>L33</small> | 1.99 | 2.38 |
| Dream Value Home Loan \$150,000+ Principal & Interest; LVR < 80% New mortgages only <small>L33</small> | 2.79 | 3.16 |
| Dream Value Home Loan \$150,000+ Principal & Interest; LVR < 80% <small>L33</small> | 3.18 | 3.54 |
| Dream Value Home Loan \$150,000+ Principal & Interest; LVR over 80% but < 90% <small>L33</small> | 3.83 | 4.18 |
| Dream Value Home Loan \$150,000+ Interest Only; LVR < 80% <small>L33</small> | 3.73 | 4.08 |
| Dream Value Home Loan \$150,000+ Interest Only; LVR over 80% but < 90% <small>L33</small> | 3.98 | 4.33 |
| 1 Year Fixed Home Loan <small>L28,L29</small> | 2.79 | 4.99 ³ |
| 2 Year Fixed Home Loan | 2.29 | 4.69 ³ |
| 3 Year Fixed Home Loan | 2.79 | 4.60 ³ |
| 4 Year Fixed Home Loan | 2.89 | 4.46 |
| 5 Year Fixed Home Loan | 2.99 | 4.35 ³ |
| Basic Home Loan discounted variable rate home loan <small>L30</small> | 4.27 | 4.42 |
| Variable Smart Home Loan secured by mortgage over real estate <small>L28,L29</small> | 5.07 | 5.21 |

^{1,2}The Personal Loan comparison rate applies to secured and unsecured loans with 5 year terms for \$30,000

³ The 1 to 5 year fixed home 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 standard variable rate

⁴The Introductory Home Loan comparison rate is calculated under the assumption at the end of the introductory rate period, the balance of the term reverts to a discounted variable interest rate, being the standard variable rate minus 1.14%.

⁵The Home Loan comparison rate applies to loans with 25 year terms for \$150,000.

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INVESTMENT HOME LOANS

| | Annual Percentage Rate (% pa) | Comparison Rate ¹ (% pa) ¹ |
|--|----------------------------------|---|
| Introductory 1yr Fixed Home Loan \$150,000+ 1yr term discounted fixed rate. New mortgages only L35 | 2.79 | 3.96 ³ |
| Introductory 2yr Fixed Home Loan \$150,000+ 2yr term discounted fixed rate. New mortgages only L35 | 2.79 | 3.87 ³ |
| Introductory 3yr Fixed Home Loan \$150,000+ 3yr term discounted fixed rate. New mortgages only L35 | 2.79 | 3.77 ³ |
| Introductory 3yr Variable Home Loan \$150,000+ 3yr term discounted variable rate. New mortgages only L35 | 3.43 | 3.94 ³ |
| Dream Value Home Loan \$250,000-\$1,000,000 Principal & Interest; LVR < 60% New mortgages only L33 | 1.89 | 2.28 |
| Dream Value Home Loan Principal & Interest; LVR < 80% New mortgages only L33 | 1.99 | 2.38 |
| Dream Value Home Loan \$150,000+ Principal & Interest; LVR < 80% New mortgages only L33 | 2.79 | 3.16 |
| Dream Value Home Loan \$150,000+ Principal & Interest; LVR < 80% L33 | 3.18 | 3.54 |
| Dream Value Home Loan \$150,000+ Principal & Interest; LVR over 80% but < 90% L33 | 3.83 | 4.18 |
| Dream Value Home Loan \$150,000+ Interest Only; LVR < 80% L33 | 3.73 | 4.08 |
| Dream Value Home Loan \$150,000+ Interest Only; LVR over 80% but < 90% L33 | 3.98 | 4.33 |
| 1 Year Fixed Home Loan L31,L32 | 2.99 | 5.00 ² |
| 2 Year Fixed Home Loan | 2.99 | 4.82 ² |
| 3 Year Fixed Home Loan | 2.99 | 4.65 ² |
| 4 Year Fixed Home Loan | 2.89 | 4.46 |
| 5 Year Fixed Home Loan | 3.49 | 4.55 ² |
| Basic Home Loan discounted variable rate home loan L30 | 4.27 | 4.42 |
| Variable Smart Investment Home Loan secured by mortgage over real estate L31,L32 | 5.07 | 5.21 |

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

² The 1 to 5 year fixed home 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 fixed and variable Introductory Home Loan comparison rate is calculated under the assumption at the end of the introductory rate period, the balance of the term reverts to a discounted variable interest rate, being the standard variable rate minus 1.14%. For new investment mortgages only.

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 and Credit Cards

| | | |
|--|---------------------------------------|------------|
| Commercial loans secured and unsecured available | Amount and rate on application | |
| 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 discounted rate for the life of home loan ⁴ | | 10.74 % pa |

⁴When the Home Loan is paid out, the interest rate reverts to the standard Classic Credit Card rate.