




Interest Rate Sheet for Loans

For new loans effective from 23 February 2021

Home Loans		Interest Rate	Comparison Rate
Variable	Basic Variable	3.82% pa	3.98% pa
	Basic Variable – Special Offer Plus *2	2.33% pa	3.71% pa
	Basic Variable – Investment	4.59% pa	4.75% pa
	Basic Variable – Special Variable Investment offer ³	2.85% pa	4.43% pa
	Standard Variable	4.40% pa	4.46% pa
	Standard Variable – Investment	4.94% pa	5.01% pa
	Other Real Estate Mortgage Loans	8.35% pa	8.46% pa
	Self Managed Super Fund – Residential Secured Equity Access	5.60% pa 5.68% pa	5.74% pa -
Fixed	Fixed Rate – 1 year	2.40% pa	3.85% pa
	Fixed Rate – 18 months – Special construction offer ⁴	2.01% pa	4.13% pa
	Fixed Rate – 2 years	2.40% pa	3.73% pa
	Fixed Rate – 3 years	2.50% pa	3.64% pa
Fixed Investment	Fixed Rate – 1 year	2.90% pa	4.59% pa
	Fixed Rate – 18 months – Special construction offer ⁴	2.01% pa	4.59% pa
	Fixed Rate – 2 years	2.90% pa	4.44% pa
	Fixed Rate – 3 years	3.95% pa	4.58% pa

Personal Loans		Interest Rate	Comparison Rate
Fixed	Fully Secured *5	6.25% pa	6.50% pa
	Other	14.95% pa	15.22% pa



Receive a 1% p.a. discount if you also have a GMCU Home Loan

Overdrafts	Interest Rate
Secured (residential real estate mortgage)	8.95% pa
Secured (other real estate mortgage)	9.55% pa
Unsecured	16.54% pa

Business / Farm / Commercial	Interest Rate
Residential Mortgage	6.89% pa
Other Real Estate Mortgage	8.35% pa
Unsecured	15.95% pa

Note: Terms & conditions, fees & charges and eligibility criteria apply. All rates are variable unless stated otherwise, indicative and are subject to change without notice. Special Offers may be changed or withdrawn without notice. The fixed rate applying to a loan will be the actual fixed rate on the day of final funding. Comparison Rates for Home Loans and Real Estate Mortgage Loans are based on a loan of \$150,000 over a term of 25 years. Comparison Rates for Car Loans and Personal Loans are based on a loan of \$30,000 over a term of 5 years. **WARNING:** This comparison rate applies 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.

[^] Rates are for principal and interest repayment loans, a margin will apply to interest only loans. You can contact GMCU on 03 5821 9033 or www.gmcu.com.au. Offers ^{^1} *2 *3 *4 may be withdrawn or varied from time to time without notice - the offer, if any on the day of funding will apply to your loan. Fixed rate home loans revert to a Basic Variable rate, unless stated otherwise.

^{^1} Members with a GMCU Home Loan are eligible for a reduction of 1%p.a. to the Interest Rate for the life of the loan or until the GMCU Home Loan is repaid. Applies to the advertised 'Personal Loans' rates only.

*2 Special Offer Plus includes a discount to the advertised Basic Variable Home Loan Rate of 1.49%p.a. for two years. After the discount period, the interest rate reverts to the Basic Variable Home Loan Rate. Special Offer Plus includes no Establishment Fee. Minimum new borrowing of \$50k, maximum loan to valuation ratio 80%, principal and interest repayments.

*3 Special Variable Investment offer includes a discount to the advertised Basic Variable Investment Home Loan Rate for two years. The discount is currently 1.74% p.a. and may vary. After the discount period the interest rate reverts to the Basic Variable Investment Home Loan Rate. Minimum new borrowing of \$100k, maximum loan to valuation ratio 80%, principal and interest repayments.

*4 After the first 18 months the interest rate reverts to the applicable Standard Variable rate, eligibility criteria: home loans to personal individual borrowers with new borrowings between \$150,000 and \$750,000 and maximum Loan to Valuation ratio of 80%; must be single dwelling construction with fixed price building contract; loans approved after 14/09/2020 and funding commenced by 30/06/2021; the fixed rate applied to the loan will be the fixed rate advertised on date of first funding.

*5 A fully secured Personal Loan is secured by deposit or property or a vehicle less than three years old and the loan is not greater than our valuation of the property or vehicle.



Interest Rate Sheet for Loans

Products no longer offered for sale, applies to loans funded before 1st October 2019

Effective from 10th September 2019

Car Loans		Interest Rate	Comparison Rate
Secured	New Cars	8.99% pa	9.17% pa
	Cars up to 3 years old	9.77% pa	9.96% pa
	Cars 3 to 9 years old	11.27% pa	11.46% pa
	Cars over 9 years old	12.98% pa	13.17% pa
Part Secured	New Cars	9.77% pa	9.96% pa
	Cars up to 3 years old	11.27% pa	11.46% pa
	Cars 3 to 9 years old	12.98% pa	13.17% pa
	Cars over 9 years old	15.08% pa	15.28% pa

Personal Loans	Interest Rate	Comparison Rate
Secured Rate Range	from 5.25% pa	6.42% pa
	to 15.08% pa	15.28% pa
Unsecured	15.95% pa	16.10% pa

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^ Rates are for principal and interest repayment loans, a margin will apply to interest-only loans. Contact GMCU on 03 5821 9033 or www.gmcu.com.au.