



Hunter United  
Customer Owned Banking

## Loan Interest Rates

Effective Date: 12 July 2019

<b>Home Loans</b>	<b>Rate</b>	<b>Comparison Rate</b>
1 Year Fixed Rate	3.69% p.a. <sup>1</sup>	4.49% p.a. <sup>2</sup>
2 Year Fixed Rate	3.59% p.a. <sup>1</sup>	4.40% p.a. <sup>2</sup>
3 Year Fixed Rate	3.79% p.a. <sup>1</sup>	4.39% p.a. <sup>2</sup>
Basic Variable	4.44% p.a.	4.56% p.a. <sup>2</sup>
Platinum - Owner Occupied	3.75% p.a.	3.87% p.a. <sup>3</sup>
Platinum - Investment	3.99% p.a.	4.11% p.a. <sup>3</sup>
Package	4.69% p.a.	4.97% p.a. <sup>2</sup>
No Regrets Home Loan	3.29% p.a.	3.41% p.a. <sup>4</sup>
No Regrets 1st Home Buyers Loan	3.27% p.a.	3.39% p.a. <sup>5</sup>
Interest Only	4.97% p.a.	5.00% p.a. <sup>2</sup>
Interest Only Owner Occupied	3.89% p.a.	3.91% p.a. <sup>6</sup>
Interest Only Investor	4.09% p.a.	4.11% p.a. <sup>7</sup>
Home Equity Line of Credit	5.49% p.a.	
<b>Green Loans</b>		
Green Home Loan Special	3.69% p.a.	3.81% p.a. <sup>8</sup>
Green Home Loan	4.50% p.a.	4.62% p.a. <sup>2</sup>
Green Saver Personal Loan	6.99% p.a.	8.36% p.a. <sup>9</sup>

<b>Car and Personal Loans</b>	<b>Rate</b>	<b>Comparison Rate</b>
Personal Loan Unsecured	<b>11.99% p.a.</b>	<b>15.44% p.a.<sup>9</sup></b>
Personal Loan Secured	<b>9.45% p.a.</b>	<b>10.36% p.a.<sup>10</sup></b>
Cracking Car Loan	<b>5.49% p.a.</b>	<b>6.41% p.a.<sup>10</sup></b>
Unsecured Personal Overdraft	<b>15.40% p.a.</b>	

  

<b>Visa Credit Card</b>	<b>Purchase Rate</b>	<b>Cash Advance Rate</b>
Home Loan Visa Credit Card	<b>11.49% p.a</b>	<b>16.49% p.a.</b>
Visa Credit Card	<b>11.99% p.a.</b>	<b>16.99% p.a.</b>

<sup>1</sup> Reverts to basic variable.

<sup>2</sup> The comparison rate is calculated on a secured loan of \$150,000 for a term of 25 years. 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.

<sup>3</sup> The comparison rate is calculated on a secured loan of \$150,000 for a term of 25 years. However, please note that the Platinum Home Loan is unavailable for loan amounts less than \$300,000. WARNING: This comparison 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.

<sup>4</sup> The comparison rate is calculated on a secured loan of \$150,000 for a term of 25 years. However, please note that the No Regrets Home Loan is unavailable for loan amounts less than \$400,000. WARNING: This comparison 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.

<sup>5</sup> The comparison rate is calculated on a secured loan of \$150,000 for a term of 25 years. However, please note that the No Regrets Home Loan is unavailable for loan amounts less than \$250,000. WARNING: This comparison 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.

<sup>6</sup> The comparison rate is calculated based on a secured loan amount of \$150,000 over a loan term of 25 years. WARNING: This comparison 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. This product is for owner-occupied interest-only loans greater than \$300,000 for 2 years and is not available for the amount or loan term used in the calculation.

<sup>7</sup> The comparison rate is calculated based on a secured loan amount of \$150,000 over a loan term of 25 years. WARNING: This comparison 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. This product is for investment interest-only loans greater than \$300,000 for 5 years and is not available for the amount or loan term used in the calculation.

<sup>8</sup> The comparison rate is calculated on a secured loan of \$150,000 for a term of 25 years. Please note that the Green Home Loan Special is unavailable for loan amounts less than \$200,000. WARNING: This comparison 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.

<sup>9</sup> The comparison rate is calculated on a unsecured loan amount of \$10,000 for a term of 3 years. 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.

<sup>10</sup> The comparison rate is calculated on a secured loan amount of \$30,000 for a term of 5 years. 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.

Terms, conditions, lending criteria, fees and charges apply. Full details on application. Rates are subject to change. Credit provider is Hunter United Employees' Credit Union Ltd. ABN 68 087 650 182 AFSL/Credit Licence 238316.