



# LOAN INTEREST RATES

Effective from: 3 February 2012

Interest rates quoted are effective at the date of this update for **new applicants only**.

**Note:** Terms & Conditions and Fees & Charges apply. Lending Services are only available to members of Holiday Coast Credit Union. All details are available from any branch, or by phoning 1300 365 7 24.

The information contained in these pages and the terms, conditions, and descriptions that appear are subject to change.

Your eligibility for particular products and services is subject to Holiday Coast Credit Union Ltd's normal lending criteria, determination and acceptance.

Please refer to our Schedule of Fees available on line at [www.hccu.com.au](http://www.hccu.com.au) or at any branch.

Interest rates are on a per annum basis and are current as at date listed above and are subject to change.

## HOUSING LOANS

### Home Sweet Home Loan (Variable Rate) - Owner occupied

|                   | \$400,000 plus |                      | \$250,000 to \$399,999 |                      | \$50000 to \$249,999 |                      |
|-------------------|----------------|----------------------|------------------------|----------------------|----------------------|----------------------|
| <b>Platinum**</b> | 6.75%          | 6.93% * <sup>1</sup> | 6.85%                  | 7.02% * <sup>1</sup> | 7.05%                | 7.22% * <sup>1</sup> |
| <b>Standard</b>   | 6.85%          | 7.02% * <sup>1</sup> | 7.10%                  | 7.27% * <sup>1</sup> | 7.30%                | 7.47% * <sup>1</sup> |

### Live Life Home Loan (Variable Rate) - Owner occupied or investment

|                   | \$400,000 plus |                      | \$250,000 to \$399,999 |                      | \$50000 to \$249,999 |                      |
|-------------------|----------------|----------------------|------------------------|----------------------|----------------------|----------------------|
| <b>Platinum**</b> | 7.00%          | 7.08% * <sup>1</sup> | 7.10%                  | 7.18% * <sup>1</sup> | 7.30%                | 7.38% * <sup>1</sup> |
| <b>Standard</b>   | 7.10%          | 7.18% * <sup>1</sup> | 7.35%                  | 7.43% * <sup>1</sup> | 7.40%                | 7.48% * <sup>1</sup> |

### Keep It Simple Home Loan (Variable Rate) - Owner occupied or investment

|                   | \$400,000 plus |                      | \$250,000 to \$399,999 |                      | \$50000 to \$249,999 |                      |
|-------------------|----------------|----------------------|------------------------|----------------------|----------------------|----------------------|
| <b>Platinum**</b> | 6.85%          | 6.88% * <sup>1</sup> | 7.00%                  | 7.03% * <sup>1</sup> | 7.20%                | 7.23% * <sup>1</sup> |
| <b>Standard</b>   | 6.95%          | 6.98% * <sup>1</sup> | 7.20%                  | 7.23% * <sup>1</sup> | 7.40%                | 7.43% * <sup>1</sup> |

### Fixed N' Easy (Fixed Rate) - Owner occupied or investment

|                     |       |                      |  |                     |       |                      |
|---------------------|-------|----------------------|--|---------------------|-------|----------------------|
| <b>1 Year Fixed</b> | 6.59% | 7.10% * <sup>1</sup> |  | <b>3 Year Fixed</b> | 5.94% | 6.82% * <sup>1</sup> |
| <b>2 Year Fixed</b> | 5.74% | 6.88% * <sup>1</sup> |  | <b>5 Year Fixed</b> | 6.74% | 6.99% * <sup>1</sup> |

\*<sup>1</sup> Comparison rates are calculated on a loan amount of \$250,000 over a term of 25 years based on monthly repayments. All fixed rate loans with principal and interest repayments revert to our Live Life Home Loan Variable rate at the completion of the applicable fixed rate period. The comparison rate is calculated a loan reverting to the Live Life Home Loan (Platinum) Variable Rate.

**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.

**Platinum \*\*** available to members who are an employee of an agreed Preferred Payroll Group employer, or members who have whole of pay to an amount of at least \$5,000 per month deposited to any Holiday Coast Credit Union Account, or where the loan is less than or equal to 60% of the value of the residential security property at the time of funding.

## PERSONAL LOANS – For realising your dreams

The following rates are applicable for all members of Holiday Coast Credit Union with Whole of Pay credited to a transaction savings account with Holiday Coast Credit Union. All other members' rates will be assessed on application.

### Home Equity (Variable Rate)

|        |                       |                                           |
|--------|-----------------------|-------------------------------------------|
| 7.55%  | 9.16% * <sup>2</sup>  | Residential Mortgage Secured <sup>i</sup> |
| 7.55%  | 7.55% * <sup>2</sup>  | Fixed Term Deposit Secured <sup>ii</sup>  |
| 10.75% | 10.75% * <sup>2</sup> | Unsecured <sup>iii</sup>                  |

### Secured Personal Loans

#### Secured by cars up to 5 years old at time of funding

|               |       |                      |            |       |                      |
|---------------|-------|----------------------|------------|-------|----------------------|
| Variable Rate | 9.34% | 9.63% * <sup>2</sup> | Fixed Rate | 9.59% | 9.88% * <sup>2</sup> |
|---------------|-------|----------------------|------------|-------|----------------------|

#### Secured by cars to 10 years old or other acceptable security

|               |       |                       |            |        |                       |
|---------------|-------|-----------------------|------------|--------|-----------------------|
| Variable Rate | 9.75% | 10.04% * <sup>2</sup> | Fixed Rate | 10.75% | 11.04% * <sup>2</sup> |
|---------------|-------|-----------------------|------------|--------|-----------------------|

#### Secured by at least 75% by car or other acceptable security

|               |        |                       |            |        |                       |
|---------------|--------|-----------------------|------------|--------|-----------------------|
| Variable Rate | 10.75% | 11.04% * <sup>2</sup> | Fixed Rate | 12.25% | 12.54% * <sup>2</sup> |
|---------------|--------|-----------------------|------------|--------|-----------------------|

### "Personal" Personal Loan

#### Personal Loans for any worthwhile purpose (Variable Rate)

| Partially Secured <sup>iv</sup> |                       | Unsecured <sup>v</sup> |                       |                     |
|---------------------------------|-----------------------|------------------------|-----------------------|---------------------|
| 13.85%                          | 17.87% * <sup>3</sup> | 14.35%                 | 18.38% * <sup>3</sup> | \$0 - \$5,000       |
| 13.35%                          | 14.74% * <sup>4</sup> | 13.85%                 | 15.25% * <sup>4</sup> | \$5,001 - \$15,000  |
| 13.10%                          | 13.40% * <sup>2</sup> | 13.70%                 | 14.00% * <sup>2</sup> | \$15,001 - \$30,000 |

### Personal Overdrafts & Personal Line of Credit (Variable Rate)

|        |     |                                        |
|--------|-----|----------------------------------------|
| 9.85%  | N/A | Secured <sup>vi</sup>                  |
| 14.45% | N/A | Up to \$5,000 Unsecured <sup>vii</sup> |

### MyCard Credit Card (Variable Rate)

|        |                                                |
|--------|------------------------------------------------|
| 19.74% | Mycard Mastercard Retail Standard Rate         |
| 20.49% | Mycard Mastercard Cash Advance Standard Rate   |
| 13.60% | Low Rate Mastercard Retail Standard Rate       |
| 19.99% | Low Rate Mastercard Cash Advance Standard Rate |

## COMMERCIAL LOANS / INTEREST ONLY LOANS

Commercial Loans and Overdrafts are available. For indicative rates, please phone us on 1300 365 7 24.

## UNDERSTANDING COMPARISON RATES

\*1: Comparison rates are calculated on a loan amount of \$250,000 over a term of 25 years based on monthly repayments. All fixed rate loans with principal and interest repayments revert to our Live Life Home Loan Variable rate at the completion of the applicable fixed rate period.

\*2: Comparison rates are calculated on a loan amount of \$30,000 over a term of 5 years based on monthly repayments.

\*3: Comparison rates are calculated on a loan amount of \$5,000 over a term of 2 years based on monthly repayments.

\*4: Comparison rates are calculated on a loan amount of \$10,000 over a term of 3 years based on monthly repayments.

**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.

- i. Security requirement is by Residential Mortgage held with Holiday Coast Credit Union.
- ii. Security requirement is by Fixed Term Deposit held with Holiday Coast Credit Union.
- iii. There is no requirement to secure your loan with an existing asset however; evidence of Residential owner occupied home either with Holiday Coast Credit Union or another Financial Institution is required.
- iv. Part security required to at least 50% of loan value.
- v. There is no requirement to secure your loan with an existing asset.
- vi. Security requirement is by Residential Mortgage or Fixed Term Deposit.
- vii. There is no requirement to secure your loan with an existing asset.