Interest Rate Sheet for Loans

New Loans from 16th May 2012	Interest Rate	Comparison Rate
Housing Loans		
• Basic Variable	6.40% pa	6.51% pa
• Standard Variable	7.05% pa	7.12% pa
• Introductory 6 months fixed rate	5.85% pa	7.05% pa
• Fixed Rate – 1 year	6.14% pa	7.02% pa
• Fixed Rate – 2 years	6.34% pa	6.97% pa
• Fixed Rate – 3 years	6.39% pa	6.92% pa
Other Real Estate Mortgage Loans	10.20% pa	10.31% pa
GMCU Equity Access	7.27% pa	
Car Loans *(Secured)*		
• New Cars	10.74% pa	10.93% pa
• Cars Up to 3 years old	11.74% pa	11.93% pa
• Cars 3 to 9 years old	13.45% pa	13.64% pa
• Cars over 9 years old	15.55% pa	15.75% pa
Car Loans *(Part Secured)*		
• New Cars	11.74% pa	11.93% pa
• Cars Up to 3 years old	13.45% pa	13.64% pa
• Cars 3 to 9 years old	15.55% pa	15.75% pa
• Cars over 9 years old	15.80% pa	16.00% pa
Personal Loans		
• Secured rate range	from 7.05% pa to 15.80% pa	from 8.24% pa to 16.00% pa
• Unsecured	16.20% pa	16.35% pa
Overdrafts		
• Secured *(residential real estate mortgage)*	11.20% pa	
• Secured *(other real estate mortgage)*	11.59% pa	
• Unsecured	16.54% pa	
Business / Farm / Commercial		
• Residential Mortgage	8.90% pa	
• Other Real Estate Mortgage	10.20% pa	
• Unsecured	16.20% pa	

Goulburn Murray Credit Union

It all comes back to our members

Credit Union and Building Society group

Goulburn Murray Credit Union Cooperative Ltd ABN 87 087 651 509 AFSL/Australian Credit Licence 241364. Terms and Conditions available on application. Fees and charges apply. Normal lending criteria applies. All rates are variable unless stated otherwise and are subject to change without notice. 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. You can contact GMCU on 03 5821 9033 or www.gmcu.com.au.