




For new loans effective from 2nd July 2018

Home Loans		Interest Rate	Comparison Rate
Variable	Basic Variable	4.40% pa	4.56% pa
	Basic Variable – Special Offer Intro ^{*2}	3.40% pa	4.45% pa
	Basic Variable – Special Offer Plus ^{*2}	3.60% pa	4.40% pa
	Basic Variable – Special Offer Extra ^{*2}	3.59% pa	4.22% pa
	Basic Variable – Investment	5.10% pa	5.25% pa
	Standard Variable	5.25% pa	5.31% pa
	Standard Variable – Investment	5.60% pa	5.66% pa
	Other Real Estate Mortgage Loans	8.45% pa	8.55% pa
	Self Managed Super Fund – Residential Secured	5.60% pa	5.74% pa
	Equity Access	5.68% pa	-
Fixed	Introductory 6 months fixed rate	3.99% pa	5.25% pa
	Fixed Rate – 1 year	4.15% pa	5.20% pa
	Fixed Rate – 2 years	4.10% pa	5.09% pa
	Fixed Rate – 3 years	4.20% pa	5.03% pa
Fixed Investment	Introductory 6 months fixed rate	3.99% pa	5.58% pa
	Fixed Rate – 1 year	4.89% pa	5.59% pa
	Fixed Rate – 2 years	4.70% pa	5.49% pa
	Fixed Rate – 3 years	4.70% pa	5.41% pa

Car Loans		Interest Rate	Comparison Rate	
 Get a 2% p.a. discount if you also have a GMCU Home Loan ^{^1}	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

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	6.99% pa
Other Real Estate Mortgage	8.45% 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. 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 principle 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. ^{^1} Members with a GMCU Home Loan applying for a new Car Loan are eligible for a reduction of 2% to the Interest Rate for the life of the loan or until the GMCU Home Loan is repaid. Applies to the advertised 'Car Loans' rates only. Offers ^{^1} and ^{*2} 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. ^{*2} Special Offer includes a discount to the advertised Basic Variable Home Loan Rate of 1.00%p.a. for one year (Intro), 0.80%p.a. for two years (Plus) or 0.81%p.a. for five years (Extra). After the discount period the interest rate reverts to the Basic Variable Home Loan Rate. Basic Variable Home Loan - Special Offer is available to new borrowers for owner occupied loans if they have a GMCU Visa Debit Card and have their salary paid into a GMCU account before funding. Special Offer includes no Establishment Fee. Minimum new borrowing of \$100k, maximum loan to valuation ratio 80%, principle and interest repayments. The offer is available until withdrawn.