




For new loans effective from 6th August 2019

Home Loans		Interest Rate	Comparison Rate
Variable	Basic Variable	4.20% pa	4.36% pa
	Basic Variable – Special Offer Plus ^{*2}	3.45% pa	4.21% pa
	Basic Variable – Investment	4.99% pa	5.15% pa
	Standard Variable	5.00% pa	5.07% pa
	Standard Variable – Investment	5.49% pa	5.56% 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	Fixed Rate – 1 year	3.99% pa	4.97% pa
	Fixed Rate Offer – 2 years ^{*3}	2.99% pa	4.14% pa
	Fixed Rate – 2 years	3.35% pa	4.76% pa
	Fixed Rate – 3 years	4.20% pa	4.85% pa
Fixed Investment	Fixed Rate – 1 year	3.99% pa	5.41% pa
	Fixed Rate – 2 years	4.60% pa	5.39% pa
	Fixed Rate – 3 years	4.60% pa	5.31% pa

Car Loans		Interest Rate	Comparison Rate	
 <p>Get a 2% p.a. discount if you also have a GMCU Home Loan ^{^1}</p>	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 to 15.08% pa	6.42% 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. Offers ^{^1} ^{*2} ^{*3} 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. ^{^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. ^{*2} Special Offer Plus includes a discount to the advertised Basic Variable Home Loan Rate of 0.75%p.a. for two years. After the discount period the interest rate reverts to the Basic Variable Home Loan Rate. Basic Variable Home Loan - Special Offer Plus 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 Plus 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. ^{*3} After the first two years the interest rate reverts to the Basic Variable Home Loan Rate (currently 4.20%p.a.). Offer available for the first \$4m in eligible loans applied for before 31 August 2019 and funded prior to 31 October 2019. Eligible loans include new owner-occupied home loans or increases to existing owner-occupied home loans of > \$100,000 where the maximum loan-to-valuation ratio is less than 70%. Not available for construction.