Interest Rate Sheet for Loans

Effective 10 November 2026

Owner Occupied Home Loans^		Interest Rate % p.a.	Comparison Rate % p.a.
Standard Variable Plus Home Loan	< 60% LVR	6.59	6.75
	60% - 80% LVR	6.69	6.85
	> 80% - 95% LVR	7.09	7.25
Standard 1 Year Fixed Rate	< 60% LVR	6.64	6.75
	60% - 80% LVR	6.64	6.84
	80% + LVR	6.64	7.20
Standard 2 Year Fixed Rate	< 60% LVR	6.64	6.76
	60% - 80% LVR	6.64	6.84
	80% + LVR	6.64	7.15
Standard 3 Year Fixed Rate	< 60% LVR	6.99	6.86
	60% - 80% LVR	6.99	6.93
	80% + LVR	6.99	7.22
18 month Construction	< 60% LVR	6.64	6.75
	60% - 80% LVR	6.64	6.84
	80% + LVR	6.64	7.17

Owner Occupied Home Loans^		Interest Rate % p.a.	Comparison Rate % p.a.
Essential Home Loan	< 60% LVR	6.39	6.45
	60% - 80% LVR	6.49	6.55
	> 80% - 95% LVR	6.89	6.95
Essential 1 Year Fixed Rate	< 60% LVR	6.44	6.46
	60% - 80% LVR	6.44	6.55
	80% + LVR	6.44	6.90
Essential 2 Year Fixed Rate	< 60% LVR	6.44	6.46
	60% - 80% LVR	6.44	6.54
	80% + LVR	6.44	6.86
Essential 3 Year Fixed Rate	< 60% LVR	6.79	6.57
	60% - 80% LVR	6.79	6.64
	80% + LVR	6.79	6.92

Investor Home Loans^		Interest Rate % p.a.	Comparison Rate % p.a.
Standard Variable Plus - Investor	< 60% LVR	6.79	6.95
	60% - 80% LVR	6.89	7.05
	> 80% - 95% LVR	7.29	7.45
Standard Variable Plus IO - Investor	< 60% LVR	7.04	7.05
	60% - 80% LVR	7.14	7.15
	> 80% - 95% LVR	7.54	7.55
Standard 1 Year Fixed Rate - Investor	< 60% LVR	6.79	6.75
	60% - 80% LVR	6.79	6.84
	80% + LVR	6.79	7.17
Standard 2 Year Fixed Rate - Investor	< 60% LVR	6.79	6.95
	60% - 80% LVR	6.79	7.04
	80% + LVR	6.79	7.39
Standard 3 Year Fixed Rate - Investor	< 60% LVR	7.29	6.95
	60% - 80% LVR	7.29	7.03
	80% + LVR	7.29	7.34
18 month Construction - Investor	< 60% LVR	6.79	6.94
	60% - 80% LVR	6.79	7.03
	80% + LVR	6.79	7.36

Investor Home Loans^		Interest Rate % p.a.	Comparison Rate % p.a.
Essential Home Loan - Investor	< 60% LVR	6.59	6.65
	60% - 80% LVR	6.69	6.75
	> 80% - 95% LVR	7.09	7.15
Essential 1 Year Fixed Rate - Investor	< 60% LVR	6.59	6.65
	60% - 80% LVR	6.59	6.74
	80% + LVR	6.59	7.10
Essential 2 Year Fixed Rate - Investor	< 60% LVR	6.59	6.65
	60% - 80% LVR	6.59	6.73
	80% + LVR	6.59	7.05
Essential 3 Year Fixed Rate - Investor	< 60% LVR	7.09	6.80
	60% - 80% LVR	7.09	6.87
	80% + LVR	7.09	7.15

No longer for sale	Basic Variable L78 Owner Occupied (Revert rate)	8.17	8.33
	Basic Variable L78 Investment (Revert rate)	8.89	9.05

Personal Loans^		Interest Rate % p.a.	Comparison Rate % p.a.
Fixed Receive a 1% discount if you also have a GMCU Home Loan	Fully Secured [7]	8.04	8.25
	Other	15.20	15.43

Overdrafts	Interest Rate % p.a.
Secured (residential real estate mortgage)	10.74
Secured (other real estate mortgage)	11.35
Unsecured	17.69

Business / Farm / Commercial	Interest Rate % p.a.
Residential Mortgage	7.49
Other Real Estate Mortgage	8.49
Unsecured	18.75

Terms, conditions, fees, charges and eligibility criteria apply. All rates are variable unless stated otherwise, indicative and are subject to change without notice. Special Offers may be changed or withdrawn 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 principal and interest repayment loans, a margin will apply to interest only loans.

1. Interest rate is only available to owner-occupied loans on our Standard Variable Plus, 1, 2 or 3 Year Fixed Rate principal and interest repayments with less than or equal to 80% Loan to Value Ratio (LVR). After fixed rate period, loan will revert to Standard Variable Plus product, applicable to the Loan to Value Ratio (LVR).

2. Interest rate is only available on investment loans on our Standard Variable Plus Investment, 1, 2 or 3 Year Fixed Rate Investment principal and interest repayments with less than or equal to 80% Loan to Value Ratio (LVR). After fixed rate period, loan will revert to our Standard Variable Plus Investment product.

3. Interest rate is only available on investment loans on our Standard Variable Plus Investment, 1, 2 or 3 Year Fixed Rate Investment principal and interest repayments with 80% - 95% Loan to Value Ratio (LVR). After fixed rate period, loan will revert to Standard Variable Plus Investment product.

4. Interest rate is only available to owner-occupied loans on our Standard Variable Plus, 1, 2 or 3 Year Fixed Rate principal and interest repayments with 80% - 95% Loan to Value Ratio (LVR). After fixed rate period, loan will revert to Standard Variable Plus product, applicable to the Loan to Value Ratio (LVR).

5. After the first 18 months the interest rate reverts to the applicable Standard Plus Variable rate. Eligibility criteria: home loans to personal individual borrowers with new borrowings between $150,000 and $750,000 and maximum Loan to Valuation ratio of 80%; must be single dwelling construction with fixed price building contract; the fixed rate applied to the loan will be the fixed rate advertised on date of first funding.

6. After the first 18 months the interest rate reverts to the applicable Standard Plus Variable rate. Eligibility criteria: home loans to personal individual borrowers with new borrowings between $150,000 and $750,000 and with 80% - 95% Loan to Value Ratio (LVR); must be single dwelling construction with fixed price building contract; the fixed rate applied to the loan will be the fixed rate advertised on date of first funding.

7. A fully secured Personal Loan is secured by deposit or property or a vehicle less than five years old and the loan is not greater than our valuation of the property or vehicle.

Goulburn Murray Credit Union Co-operative Ltd. ABN 87 087 651 509 Australian Financial Services Licence / Australian Credit Licence Number 241364. V-GMCU-618.