

# Mortgage Loan Interest Rates

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Effective from 29<sup>th</sup> January 2025 for new loan acceptance



## Owner Occupied Home Loan Interest Rates

|  | LVR <=60%                         | LVR >60% to <= 80% | LVR > 80%       |
|--|-----------------------------------|--------------------|-----------------|
| <b>Variable Rates (Principal and Interest)</b>   |                                   |                    |                 |
| Standard   | 6.94% p.a.                        | 7.24% p.a.         | 7.64% p.a.      |
|  | 7.10% p.a.                        | 7.40% p.a.         | 7.80% p.a.      |
|  | Comparison Rate                   | Comparison Rate    | Comparison Rate |
| With Mortgage Offset Account                     | 7.14% p.a.                        | 7.44% p.a.         | 7.84% p.a.      |
|  | 7.30% p.a.                        | 7.60% p.a.         | 8.00% p.a.      |
|  | Comparison Rate                   | Comparison Rate    | Comparison Rate |
| <b>Fixed Rates (Principal and Interest)</b>      |                                   |                    |                 |
| 1 Year   | 5.89% p.a.                        | 6.09% p.a.         | 6.34% p.a.      |
|  | 7.43% p.a.                        | 7.45% p.a.         | 7.48% p.a.      |
|  | Comparison Rate                   | Comparison Rate    | Comparison Rate |
| 2 Year   | 5.89% p.a.                        | 6.09% p.a.         | 6.19% p.a.      |
|  | 7.28% p.a.                        | 7.32% p.a.         | 7.34% p.a.      |
|  | Comparison Rate                   | Comparison Rate    | Comparison Rate |
| 3 Year   | 5.84% p.a.                        | 5.94% p.a.         | 6.15% p.a.      |
|  | 7.12% p.a.                        | 7.15% p.a.         | 7.21% p.a.      |
|  | Comparison Rate                   | Comparison Rate    | Comparison Rate |
| <b>6 Month Variable Introductory Option Rate</b> |                                   |                    |                 |
|  | 5.69% p.a.                        | 6.19% p.a.         | 6.39% p.a.      |
|  | 8.31% p.a.                        | 8.33% p.a.         | 8.35% p.a.      |
|  | Comparison Rate                   | Comparison Rate    | Comparison Rate |
| <b>Interest Only Rates</b>                       |                                   |                    |                 |
| Standard Owner-Occupied Loans                    | 8.24% p.a.                        | 8.54% p.a.         | 8.94% p.a.      |
|  | 8.32% p.a.                        | 8.62% p.a.         | 9.02% p.a.      |
|  | Comparison Rate                   | Comparison Rate    | Comparison Rate |
| Construction Loans                               | 8.59% p.a.                        | 8.89% p.a.         | 9.29% p.a.      |
|  | 8.67% p.a.                        | 8.97% p.a.         | 9.37% p.a.      |
|  | Comparison Rate                   | Comparison Rate    | Comparison Rate |
| Bridging Loans                                   | 8.59% p.a.                        | 8.89% p.a.         | 9.29% p.a.      |
|  | 8.67% p.a.                        | 8.97% p.a.         | 9.37% p.a.      |
|  | Comparison Rate                   | Comparison Rate    | Comparison Rate |
| <b>Home Equity Access Loan (Overdraft)</b>       |                                   |                    |                 |
| Loan \$50,000 to \$150,000                       | 8.61% p.a.<br>Comparison Rate N/A |                    |                 |
| Loan over \$150,000                              | 8.31% p.a.<br>Comparison Rate N/A |                    |                 |

**Reference Rate – 9.21% p.a. Comparison Rate 9.21% p.a. for all other Owner-Occupied Home Loans.**

## Investment Loan Interest Rates

|  | LVR <=60%                                   | LVR >60% to <= 80%                          | LVR > 80%                                   |
|--|---|---|---|
| <b>Variable Rates (Principal and Interest)</b> |   |   |   |
| Standard                                       | 7.24% p.a.<br>7.40% p.a.<br>Comparison Rate | 7.54% p.a.<br>7.70% p.a.<br>Comparison Rate | 7.94% p.a.<br>8.10% p.a.<br>Comparison Rate |
| <b>Fixed Rates (Principal and Interest)</b>    |   |   |   |
| 1 Year   | 6.14% p.a.<br>7.54% p.a.<br>Comparison Rate | 6.24% p.a.<br>7.55% p.a.<br>Comparison Rate | 6.54% p.a.<br>7.59% p.a.<br>Comparison Rate |
| 2 Year   | 6.14% p.a.<br>7.40% p.a.<br>Comparison Rate | 6.24% p.a.<br>7.42% p.a.<br>Comparison Rate | 6.39% p.a.<br>7.46% p.a.<br>Comparison Rate |
| 3 Year   | 6.04% p.a.<br>7.25% p.a.<br>Comparison Rate | 6.14% p.a.<br>7.28% p.a.<br>Comparison Rate | 6.34% p.a.<br>7.34% p.a.<br>Comparison Rate |
| <b>Interest Only Rates</b>                     |   |   |   |
| Standard                                       | 9.08% p.a.<br>9.16% p.a.<br>Comparison Rate | 9.48% p.a.<br>9.56% p.a.<br>Comparison Rate | 9.68% p.a.<br>9.76% p.a.<br>Comparison Rate |

**Reference Rate – 9.61% p.a. Comparison Rate 9.77% p.a. for all other Investment Home Loans.**

## Commercial / Business Loan Interest Rates

Rates available on application

All Owner Occupied & Residential Investment Loans are secured by property mortgages.

**LVR Stands for the initial Loan to Value Ratio at loan approval. LVR is the amount of your loan compared to the Credit Union's valuation of your property offered to secure your loan expressed as a percentage.**

**Terms and Conditions, Fees and Charges Apply.**

\***Comparison Rate** calculated on a secured loan amount of \$150,000 over a term of 25 years

WARNING: This comparison rate is true only for the examples given and may not include all fees and charges.

Different terms, fees or other loan amounts might result in a different comparison rate.

### **INSURANCE OPTIONS**

**Home & Contents, Building, Landlords, Motor Vehicle, Travel, Commercial & Farm Insurances**

## BUSINESS HOURS CONTACT

|                  |                |
|------------------|----------------|
| Taree            | (02) 6551 8111 |
| West Kempsey     | (02) 6562 0188 |
| Central Kempsey  | (02) 6562 1000 |
| Port Macquarie   | (02) 6584 0600 |
| South West Rocks | (02) 6566 6110 |
| Call Centre      | 1300 361 066   |



coastline.com.au 1300 361 066

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Coastline Credit Union Ltd ABN 88 087 649 910  
AFSL Australian Credit Licence 239175

# Lending Interest Rates Guide

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Personal Overdraft & Credit Card, Car & Personal Loan

Effective from 1<sup>st</sup> March 2024



## Personal Overdraft & Credit Card

| Continuing Credit - Secured                                   |                             |                            |
|---|-----------------------------|----------------------------|
| Loan Option   | Security                    | Interest Rate              |
| Personal Overdraft  | Mortgage/Fixed Term Deposit | 9.75% p.a.                 |
| Loan Option   | Security                    | Interest Rate              |
| Personal Overdraft  | Unsecured                   | 15.00% p.a.                |
| Visa Credit Card<br>(6-month balance transfer rate)           | Unsecured                   | 9.99% p.a.<br>(0.00% p.a.) |
| Personal Overdraft when Home Loan held at Coastline           | Unsecured                   | 11.00% p.a.                |
| Visa Debit Card w/ Overdraft when Home Loan held at Coastline | Unsecured                   | 11.00% p.a.                |

## Car Loans

| Variable Interest Rates Car Loan |   |                     |               |              |
|----------------------------------|---|---------------------|---------------|--------------|
| Loan Amount                      | Motor Vehicle Age                       | Security            | Interest Rate | Comparison   |
| \$10,000 or greater              | 2 years old or less                     | Yes – Motor Vehicle | 8.50% p.a.    | 8.93% p.a. * |
| \$10,000 or greater              | More than 2 years old up to 4 years old | Yes – Motor Vehicle | 9.50% p.a.    | 9.93% p.a.*  |
| \$20,000 or greater              | More than 4 years old up to 7 years old | Yes – Motor Vehicle | 10.50% p.a.   | 10.94% p.a.* |

| Fixed Interest Rates Car Loan |   |                     |               |                 |
|-------------------------------|---|---------------------|---------------|-----------------|
| Loan Amount                   | Motor Vehicle Age                       | Security            | Interest Rate | Comparison Rate |
| \$10,000 or greater           | 2 years old or less                     | Yes – Motor Vehicle | 10.00% p.a.   | 10.44% p.a. *   |
| \$10,000 or greater           | More than 2 years old up to 4 years old | Yes – Motor Vehicle | 11.00% p.a.   | 11.44% p.a. *   |
| \$20,000 or greater           | More than 4 years old up to 7 years old | Yes – Motor Vehicle | 12.00% p.a.   | 12.44% p.a. *   |

## Personal Loans

| Personal Loans            |                    |               |                 |
|---------------------------|--------------------|---------------|-----------------|
| Loan Option               | Security           | Interest Rate | Comparison Rate |
| Personal Loan             | Fixed Term Deposit | 7.50% p.a.    | 7.93% p.a.^     |
| Personal Loan             | Property Mortgage  | 7.50% p.a.    | 9.03% p.a.^     |
| Loans less than \$3,000   | Unsecured          | 19.50% p.a.   | 21.73% p.a.^    |
| Loans \$3,000 to \$10,000 | Unsecured          | 16.50% p.a.   | 18.69% p.a.^    |
| Loans \$10,000 or greater | Unsecured          | 13.00% p.a.   | 15.15% p.a.^    |

\*Comparison Rate calculated on a secured loan amount of \$30,000 over a term of 5 years.

^Comparison Rate calculated on a unsecured loan amount of \$10,000 over a term of 3 years.

**WARNING:** This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

| Insurance Options |           |                               |
|-------------------|-----------|-------------------------------|
| Home and Contents | Building  | Motor Vehicle                 |
| Travel            | Landlords | Commercial and Farm Insurance |

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|                  |  |
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