

# Mortgage Loan Interest Rates

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Effective from 1<sup>st</sup> April 2021 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	2.69% p.a.	2.99% p.a.	3.39% p.a.
	2.85% p.a.	3.15% p.a.	3.55% p.a.
	Comparison Rate	Comparison Rate	Comparison Rate
With Mortgage Offset Account	2.89% p.a.	3.19% p.a.	3.59% p.a.
	3.05% p.a.	3.35% p.a.	3.74% p.a.
	Comparison Rate	Comparison Rate	Comparison Rate
<b>Fixed Rates (Principal and Interest)</b>			
1 Year	2.39% p.a.	2.49% p.a.	2.99% p.a.
	3.28% p.a.	3.29% p.a.	3.33% p.a.
	Comparison Rate	Comparison Rate	Comparison Rate
2 Year	2.39% p.a.	2.49% p.a.	2.99% p.a.
	3.21% p.a.	3.23% p.a.	3.31% p.a.
	Comparison Rate	Comparison Rate	Comparison Rate
3 Year	2.49% p.a.	2.59% p.a.	3.09% p.a.
	3.18% p.a.	3.20% p.a.	3.33% p.a.
	Comparison Rate	Comparison Rate	Comparison Rate
<b>6 Month Variable Introductory Option Rate</b>			
	1.89% p.a.	2.09% p.a.	2.29% p.a.
	3.83% p.a.	4.12% p.a.	4.61% p.a.
	Comparison Rate	Comparison Rate	Comparison Rate
<b>Interest Only Rates</b>			
Standard Owner-Occupied Loans	3.76% p.a.	4.06% p.a.	4.56% p.a.
	3.82% p.a.	4.12% p.a.	4.62% p.a.
	Comparison Rate	Comparison Rate	Comparison Rate
Construction Loans	4.11% p.a.	4.41% p.a.	4.91% p.a.
	4.17% p.a.	4.47% p.a.	4.97% p.a.
	Comparison Rate	Comparison Rate	Comparison Rate
Bridging Loans	4.11% p.a.	4.41% p.a.	4.91% p.a.
	4.17% p.a.	4.47% p.a.	4.97% p.a.
	Comparison Rate	Comparison Rate	Comparison Rate
<b>Home Equity Access Loan (Overdraft)</b>			
Loan \$50,000 to \$150,000		4.36% p.a.	Comparison Rate N/A
Loan over \$150,000		4.06% p.a.	Comparison Rate N/A

**Reference Rate – 4.86% p.a. Comparison Rate 4.86% 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	2.99% p.a. 3.15% p.a. Comparison Rate	3.29% p.a. 3.45% p.a. Comparison Rate	3.69% p.a. 3.84% p.a. Comparison Rate
<b>Fixed Rates (Principal and Interest)</b>			
1 Year	2.79% p.a. 3.40% p.a. Comparison Rate	2.89% p.a. 3.41% p.a. Comparison Rate	3.89% p.a. 3.50% p.a. Comparison Rate
2 Year	2.79% p.a. 3.36% p.a. Comparison Rate	2.89% p.a. 3.38% p.a. Comparison Rate	3.89% p.a. 3.55% p.a. Comparison Rate
3 Year	2.89% p.a. 3.35% p.a. Comparison Rate	2.99% p.a. 3.38% p.a. Comparison Rate	3.99% p.a. 3.63% p.a. Comparison Rate
<b>Interest Only Rates</b>			
Standard	4.66% p.a. 4.72% p.a. Comparison Rate	4.96% p.a. 5.02% p.a. Comparison Rate	5.36% p.a. 5.42% p.a. Comparison Rate

Reference Rate – 5.36% p.a. Comparison Rate 5.42% 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



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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 | Effective from 16<sup>th</sup> May 2015

Car & Personal Loan | Effective from 23<sup>rd</sup> March 2020



## Personal Overdraft & Credit Card

Continuing Credit - Secured		
Loan Option	Security	Interest Rate
Personal Overdraft	Mortgage/Fixed Term Deposit	7.75% p.a.
Loan Option	Security	Interest Rate
Personal Overdraft	Unsecured	13.75% p.a.
Visa Rewarder Credit Card (6-month balance transfer rate)	Unsecured	17.00% p.a. (0.00% p.a.)
Personal Overdraft when Home Loan held at Coastline	Unsecured	9.75% p.a.
Visa Debit Card w/ Overdraft when Home Loan held at Coastline	Unsecured	9.75% 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	6.64% p.a.	6.92% p.a.*
Greater than \$30,000	More than 2 years old up to 4 years old	Yes – Motor Vehicle	7.84% p.a.	8.12% p.a.*
Greater than \$30,000	More than 4 years old	Yes – Motor Vehicle	9.24% p.a.	9.53% p.a.*
\$10,000 to \$30,000	2 years old or less	Unsecured	8.64% p.a.	8.93% p.a.*
\$10,000 to \$30,000	More than 2 years old up to 4 years old	Unsecured	9.44% p.a.	9.73% p.a.*
\$10,000 to \$30,000	More than 4 years old	Unsecured	11.44% p.a.	11.73% 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	7.54% p.a.	7.82% p.a.*
\$10,000 to \$30,000	2 years old or less	Unsecured	9.34% p.a.	9.63% p.a.*
\$10,000 to \$30,000	More than 2 years old up to 4 years old	Unsecured	10.44% p.a.	10.73% p.a.*
Greater than \$30,000	More than 2 years old up to 4 years old.	Yes – Motor Vehicle	8.44% p.a.	8.73% p.a.*

## Personal Loans

Personal Loans			
Loan Option	Security	Interest Rate	Comparison Rate
Personal Loan	Fixed Term Deposit	4.61% p.a.	5.96% p.a.^
Personal Loan	Property Mortgage	4.61% p.a.	11.42% p.a.^
Loans less than \$3,000	Unsecured	17.90% p.a.	19.36% p.a.^
Loans \$3,000 to \$10,000	Unsecured	14.90% p.a.	16.33% p.a.^
Loans \$10,000 or greater	Unsecured	11.44% p.a.	12.85% 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

### Business Hours Contact

Taree	(02) 6551 8111
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