

# Mortgage Loan Interest Rates

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Effective from 23<sup>rd</sup> March 2020



## Owner Occupied Home Loan Interest Rates

Loan Option	Rate Type	Interest Rate	Comparison Rate*
Classic Home Loan (Lending Value 75% or less)	Classic Variable Rate	3.06% p.a. ^	3.22% p.a.
Minimiser Home Loan (Full Offset Account)	Minimiser Variable Rate	3.61% p.a.	3.77% p.a.
Option Home Loan	Options Variable Rate	4.06% p.a.	4.22% p.a.
Introductory Rate Option Home Loan	Introductory Discounted Variable Option Rate	2.56% p.a. 6 months then reverting to 4.06% p.a.	4.15% p.a.
No Fee Home Loan	Standard Variable Rate	4.36% p.a.	4.36% p.a.
Interest Only Home Loan	Variable Interest Only Rate	4.91% p.a.	4.97% p.a.
1 Year Fixed Rate Home Loan	Standard 1 Year Fixed	3.39% p.a.	4.42% p.a.
2 Year Fixed Rate Home Loan	Standard 2 Year Fixed	2.99% p.a.	4.27% p.a.
3 Year Fixed Rate Home Loan	Standard 3 Year Fixed	2.99% p.a.	4.16% p.a.
Home Equity Access	Loan \$50,000 to \$150,000 Loan Over \$150,000	4.36% p.a. 4.06% p.a.	N/A N/A

^ Special limited offer for new & refinanced loans funded after 23<sup>rd</sup> March 2020.

## Commercial/Business Loan Interest Rates

Loan Option	Rate Type
Business Loan	Rates available on application

## Residential Investment Loan Interest Rates

Loan Option	Rate Type	Interest Rate	Comparison Rate*
Essentials Residential Investment Loan	Investment Essentials Variable Rate	3.41% p.a.^	3.57% p.a.
Option Residential Investment Loan	Investment Options Variable Rate	4.66% p.a.	4.81% p.a.
Variable Residential Investment Loan	Standard Variable Investment Rate	4.96% p.a.	5.11% p.a.
Interest Only Residential Investment Loan	Variable Interest Only Residential Investment Rate	5.36% p.a.	5.42% p.a.
1 Year Fixed Rate Residential Investment Loan	Standard 1 Year Fixed	3.99% p.a.	5.02% p.a.
2 Year Fixed Rate Residential Investment Loan	Standard 2 Year Fixed	3.19% p.a.	4.79% p.a.
3 Year Fixed Rate Residential Investment Loan	Standard 3 Year Fixed	3.19% p.a.	4.64% p.a.

^ Special limited offer for new & refinanced loans funded after 23<sup>rd</sup> March 2020.

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

\*Comparison Rate calculated on a 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
Internet	<a href="http://coastline.com.au">coastline.com.au</a>



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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

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