

Mortgage Loan Interest Rates

Effective from 31st July 2020



Owner Occupied Home Loan Interest Rates

Loan Option	Rate Type	Interest Rate	Comparison Rate*
Classic Home Loan			
LVR <=80%	Classic Variable Rate	2.99% p.a.	3.15% p.a.
Minimiser Home Loan			
All Loans	Minimiser Variable Rate	3.61% p.a.	3.77% p.a.
Option Home Loan			
LVR <=80%	Options Variable Rate	4.06% p.a.	4.22% p.a.
LVR >80%		4.56% p.a.	4.71% p.a.
Introductory Rate Option Home Loan			
LVR <=80%	Introductory Discounted Variable Option Rate	2.24% p.a. 6 months then reverting to 4.06% p.a.	4.13% p.a.
LVR >80%		2.24% p.a. 6 months then reverting to 4.56% p.a.	4.60% p.a.
No Fee Home Loan			
LVR <=80%	Standard Variable Rate	4.36% p.a.	4.36% p.a.
LVR >80%		4.86% p.a.	4.86% p.a.
Interest Only Home Loan			
LVR <=80%	Variable Interest Only Rate	4.41% p.a.	4.47% p.a.
LVR >80%		4.91% p.a.	4.97% p.a.
1 Year Fixed Home Loan			
LVR <=80%	Standard 1 Year Fixed	2.59% p.a.	4.35% p.a.
LVR >80%		3.09% p.a.	4.84% p.a.
2 Year Fixed Home Loan			
LVR <=80%	Standard 2 Year Fixed	2.74% p.a.	4.22% p.a.
LVR >80%		3.24% p.a.	4.71% p.a.
3 Year Fixed Home Loan			
LVR <=80%	Standard 3 Year Fixed	2.94% p.a.	4.14% p.a.
LVR >80%		3.44% p.a.	4.63% p.a.
Home Equity Access			
LVR <=80%	Loan \$50,000 to \$150,000	4.36% p.a.	N/A
	Loan over \$150,000	4.06% p.a.	N/A

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			
LVR <=80%	Investment Essentials Variable Rate	3.41% p.a.	3.57% p.a.
LVR >80%		4.21% p.a.	4.37% p.a.
Options Residential Investment			
LVR <=80%	Investment Options Variable Rate	4.66% p.a.	4.81% p.a.
LVR >80%		5.16% p.a.	5.31% p.a.
Variable Residential Investment			
LVR <=80%	Standard Variable Investment Rate	4.96% p.a.	5.11% p.a.
LVR >80%		4.96% p.a.	5.11% p.a.
Interest Only Residential Investment			
All Loans	Variable Interest Only Residential Investment Rate	5.36% p.a.	5.42% p.a.
1 Year Fixed Rate Residential Investment			
LVR <=80%	Standard 1 Year Fixed	3.09% p.a.	4.93% p.a.
LVR >80%		4.49% p.a.	5.07% p.a.
2 Year Fixed Rate Residential Investment			
LVR <=80%	Standard 2 Year Fixed	3.24% p.a.	4.79% p.a.
LVR >80%		4.64% p.a.	5.05% p.a.
3 Year Fixed Rate Residential Investment			
LVR <=80%	Standard 3 Year Fixed	3.44% p.a.	4.71% p.a.
LVR >80%		4.89% p.a.	5.09% p.a.

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

#WeRCoastline #Local #EasyBanking

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

Lending Interest Rates Guide

Personal Overdraft & Credit Card | Effective from 16th May 2015

Car & Personal Loan | Effective from 23rd 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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