

Lending Interest Rates Guide

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

Car & Personal Loan | Effective from 22nd July 2019



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	4.99% p.a.	6.34% p.a.^
Personal Loan	Property Mortgage	4.99% p.a.	11.75% 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 loan amount of \$30,000 over a term of 5 years based on monthly repayments.

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

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. Terms and Conditions, Fees and Charges apply and are available on request.

Insurance Options		
Home and Contents	Building	Motor Vehicle
Travel	Loan Protections Insurance (including Sickness and Accident)	Commercial and Farm Insurance
Landlords		

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 36 1066



coastline.com.au 1300 361 066

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

Mortgage Loan Interest Rates

Effective from 22nd July 2019



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	3.44% p.a. ^	3.60% p.a.
Minimiser Home Loan (Full Offset Account)	Minimiser Variable Rate	3.99% p.a.	4.14% p.a.
Option Home Loan	Options Variable Rate	4.44% p.a.	4.59% p.a.
Introductory Rate Option Home Loan	Introductory Discounted Variable Option Rate	2.94% p.a. 6 months then reverting to 4.44% p.a.	4.52% p.a.
No Fee Home Loan	Standard Variable Rate	4.74% p.a.	4.74% p.a.
Interest Only Home Loan	Variable Interest Only Rate	5.29% p.a.	5.35% p.a.
1 Year Fixed Rate Home Loan	Standard 1 Year Fixed	3.99% p.a.	4.82% p.a.
2 Year Fixed Rate Home Loan	Standard 2 Year Fixed	3.49% p.a.	4.66% p.a.
3 Year Fixed Rate Home Loan	Standard 3 Year Fixed	3.49% p.a.	4.56% p.a.
Home Equity Access	Loan \$50,000 to \$150,000	4.74% p.a.	N/A
	Loan Over \$150,000	4.44% p.a.	N/A

^ Special limited offer for new & refinanced loans funded after 22nd July 2019.

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	3.79% p.a.^	3.94% p.a.
Option Residential Investment Loan	Investment Options Variable Rate	5.04% p.a.	5.19% p.a.
Variable Residential Investment Loan	Standard Variable Investment Rate	5.34% p.a.	5.40% p.a.
Interest Only Residential Investment Loan	Variable Interest Only Residential Investment Rate	5.74% p.a.	5.80% p.a.
1 Year Fixed Rate Residential Investment Loan	Standard 1 Year Fixed	4.25% p.a.	5.38% p.a.
2 Year Fixed Rate Residential Investment Loan	Standard 2 Year Fixed	3.84% p.a.	5.20% p.a.
3 Year Fixed Rate Residential Investment Loan	Standard 3 Year Fixed	3.84% p.a.	5.08% p.a.

^ Special limited offer for new & refinanced loans funded after 22nd July 2019.

*Comparison Rate calculated on a loan amount of \$150,000 over a term of 25 years based on monthly repayments. All Owner Occupied & Residential Investment Loans are secured by property mortgages.

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. Terms and Conditions, Fees and Charges apply and are available on request.

INSURANCE OPTIONS

Home & Contents, Building, Landlords, Loan Protection Insurance and Sickness and Accident, Motor Vehicle, Travel, Commercial & Farm Insurances

Contact During Business Hours

Phone Loan Centre – Kempsey
 Port Macquarie
 Taree
 South West Rocks
 Internet:

1300 361 066
 (02) 6584 0600
 (02) 6551 8111
 (02) 6566 6110
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