

Effective as at 10 December 2018 for new and existing customers

Repayment Type	Home Loan	Loan Type	Rates p.a.		Offset
			Annual % Rate	Comparison Rate	
Principal & Interest	Classic *	1 Year Fixed Rate	4.04%	5.31%	✓
		2 Year Fixed Rate	4.14%	5.20%	✓
		Standard Variable Rate	5.40%	5.44%	✓
	Package *	Standard Variable \$150,000 to \$250,000	4.90%	5.17%	✓
		Standard Variable \$250,001 to \$500,000	4.70%	4.97%	✓
		Standard Variable over \$500,001	4.60%	4.87%	✓
		New Loan Special Offer	4.41%	4.69%	✓
		1 Year Fixed Rate	3.69%	4.62%	✓
	Essential *	2 Year Fixed Rate	3.79%	4.57%	✓
		Standard Variable Rate	4.94%	5.09%	
	Essential Plus *	Standard Variable Rate	4.12%	4.28%	
	Premium *	1 Year Fixed Rate	3.79%	5.14%	✓
		2 Year Fixed Rate	3.89%	5.04%	✓
		Standard Variable Rate	5.15%	5.28%	✓
	Lifestyle Equity +	Standard Variable < \$150,000	5.90%		
		Standard Variable > \$150,000	5.65%		
Home Equity ++	Residential Security	6.40%	7.18%		
	Other Property/Security	6.90%	7.68%		

Repayment Type	Home Loan	Loan Type	Rates p.a.		Offset
			Annual % Rate	Comparison Rate	
Interest Only	Classic *	1 Year Fixed Rate	4.34%	5.43%	✓
		2 Year Fixed Rate	4.44%	5.34%	✓
		Standard Variable Rate	5.50%	5.54%	✓
	Package *	Standard Variable \$150,000 to \$250,000	5.00%	5.27%	✓
		Standard Variable \$250,001 to \$500,000	4.80%	5.07%	✓
		Standard Variable over \$500,001	4.70%	4.97%	✓
		New Loan Special Offer	4.51%	4.78%	✓
		1 Year Fixed Rate	3.99%	4.74%	✓
	Essential *	2 Year Fixed Rate	4.09%	4.71%	✓
		Standard Variable Rate	5.04%	5.19%	
	Essential Plus *	Standard Variable Rate	4.22%	4.38%	
	Premium *	1 Year Fixed Rate	4.09%	5.26%	✓
		2 Year Fixed Rate	4.19%	5.18%	✓
		Standard Variable Rate	5.25%	5.38%	✓

Approvals subject to Warwick Credit Union lending policies. Fees and charges are payable. Full terms and conditions are available on application.

Fixed rate housing loans will default to the standard variable rate at the expiration of the fixed term.

\* Comparison Rate calculated on a secured loan amount of \$150,000 over a term of 25 yrs based on monthly p&i repayments

+ Lifestyle Equity are a line of credit - No Comparison Rate calculated

++ Comparison Rate calculated on a secured loan amount of \$50,000 over a term of 7 yrs based on monthly repayments

WARNING: Comparison rates apply only to the example or examples given. Different amounts and terms will result in different comparison rates.

Costs such as redraw fees or early payment fees and cost savings such as fee waivers, are not included in the comparison rate

but may influence the cost of the loan.

Warwick Credit Union Ltd ABN 98 087 651 116 AFSL / Australian Credit Licence 240556

INF 0132

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Repayment Type	Home Loan	Loan Type	Rates p.a.		Offset	
			Annual % Rate	Comparison Rate		
Investment Principal & Interest	Classic *	1 Year Fixed Rate		4.34%	5.34%	✓
		2 Year Fixed Rate		4.44%	5.26%	✓
		Standard Variable Rate		5.40%	5.44%	✓
	Package *	Standard Variable \$150,000 to \$250,000		4.90%	5.17%	✓
		Standard Variable \$250,001 to \$500,000		4.70%	4.97%	✓
		Standard Variable over \$500,001		4.60%	4.87%	✓
		1 Year Fixed Rate		3.99%	4.82%	✓
		2 Year Fixed Rate		4.09%	4.78%	✓
	Essential *	Standard Variable Rate		4.94%	5.09%	
	Premium *	1 Year Fixed Rate		4.09%	5.17%	✓
		2 Year Fixed Rate		4.19%	5.10%	✓
		Standard Variable Rate		5.15%	5.28%	✓

Repayment Type	Home Loan	Loan Type	Rates p.a.		Offset	
			Intro Rate	Annual % Rate		Comparison Rate
Investment Interest Only	Classic *	1 Year Fixed Rate		4.44%	5.44%	✓
		2 Year Fixed Rate		4.54%	5.36%	✓
		Standard Variable Rate		5.50%	5.54%	✓
	Package *	Standard Variable \$150,000 to \$250,000		5.00%	5.27%	✓
		Standard Variable \$250,001 to \$500,000		4.80%	5.07%	✓
		Standard Variable over \$500,001		4.70%	4.97%	✓
		1 Year Fixed Rate		4.09%	4.91%	✓
		2 Year Fixed Rate		4.19%	4.88%	✓
	Essential *	Standard Variable Rate		5.04%	5.19%	
	Premium *	1 Year Fixed Rate		4.19%	5.27%	✓
		2 Year Fixed Rate		4.29%	5.19%	✓
		Standard Variable Rate		5.25%	5.38%	✓

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