

Go-To Local Bank Building Amazing Things

Effective as at 1 December 2023 for new and existing customers

Repayment Type	Home Loan	Loan Type	Rates p.a.	
			Annual % Rate	Comparison Rate
Owner Occupied Principal & Interest	Classic *	Standard Variable Rate	8.15%	8.20%
		1 Year Fixed Rate	7.29%	8.10%
		2 Year Fixed Rate	7.44%	8.05%
	Package *	Standard Variable Rate	6.74%	6.99%
		1 Year Fixed Rate	6.59%	6.97%
		2 Year Fixed Rate	6.74%	6.99%
	Essential *	Standard Variable Rate	7.69%	7.84%
	Essential Plus *	Standard Variable Rate	6.39%	6.54%
	Premium *	Standard Variable Rate	7.90%	8.00%
		1 Year Fixed Rate	6.69%	7.89%
		2 Year Fixed Rate	6.84%	7.80%
	Lifestyle Equity +	Standard Variable less than \$150,000	9.95%	
		Standard Variable greater than \$150,000	9.70%	
		HOP Variable less than \$150,000	9.70%	
		HOP Variable greater than \$150,000	9.45%	

Repayment Type	Home Loan	Loan Type	Rates p.a.	
			Annual % Rate	Comparison Rate
Owner Occupied Interest Only	Classic **	Interest Only Variable Rate (up to 2 years)	8.25%	8.30%
		1 Year Fixed Rate	7.69%	8.23%
		2 Year Fixed Rate	7.84%	8.21%
	Package **	Interest Only Variable Rate (up to 2 years)	6.84%	7.09%
		1 Year Fixed Rate	6.99%	7.10%
		2 Year Fixed Rate	7.14%	7.15%
	Essential **	Interest Only Variable Rate (up to 2 years)	7.79%	7.94%
	Essential Plus **	Interest Only Variable Rate (up to 2 years)	6.49%	6.64%
	Premium **	Interest Only Variable Rate (up to 2 years)	8.00%	8.12%
		1 Year Fixed Rate	7.09%	8.02%
		2 Year Fixed Rate	7.24%	7.96%

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 for that product type 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 principal & interest repayments

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

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

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 trading as Warwick Credit Union, Gympie Credit Union and Dalby Credit Union. AFSL/Australian credit licence 240556.

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Repayment Type	Home Loan	Loan Type	Rates p.a.	
			Annual % Rate	Comparison Rate
Investment Principal & Interest	Classic *	Standard Variable Rate	8.15%	8.20%
		1 Year Fixed Rate	7.69%	8.15%
		2 Year Fixed Rate	7.84%	8.13%
	Package *	Standard Variable Rate	6.74%	6.99%
		1 Year Fixed Rate	6.99%	7.02%
		2 Year Fixed Rate	7.14%	7.07%
	Essential *	Standard Variable Rate	7.69%	7.84%
	Premium *	Standard Variable Rate	7.90%	8.02%
		1 Year Fixed Rate	7.09%	7.93%
		2 Year Fixed Rate	7.24%	7.88%

Repayment Type	Home Loan	Loan Type	Rates p.a.	
			Annual % Rate	Comparison Rate
Investment Interest Only	Classic **	Interest Only Variable Rate (up to 2 years)	8.25%	8.30%
		1 Year Fixed Rate	7.79%	8.25%
		2 Year Fixed Rate	7.94%	8.23%
	Package **	Interest Only Variable Rate (up to 2 years)	6.84%	7.09%
		1 Year Fixed Rate	7.09%	7.12%
		2 Year Fixed Rate	7.24%	7.17%
	Essential **	Interest Only Variable Rate (up to 2 years)	7.79%	7.94%
	Premium **	Interest Only Variable Rate (up to 2 years)	8.00%	8.12%
		1 Year Fixed Rate	7.19%	8.03%
		2 Year Fixed Rate	7.34%	7.98%

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