

Loan Interest Rates



Interest Rates Effective: 01 March 2025
Intelligent Mortgage

Variable Rates	Owner Occupied		Investment	
	Rate (pa)	Comparison Rate (pa)	Rate (pa)	Comparison Rate (pa)
Variable—Principle and Interest	5.95%	6.06% ^a	6.45%	6.56% ^a
Variable—Interest Only	6.45%	6.56%	6.95%	7.06%
Bridging Loan ¹	7.74%	7.86%	7.74%	7.86%

Fixed Rates	Owner Occupied		Investment	
	Rate (pa)	Comparison Rate (pa)	Rate (pa)	Comparison Rate (pa)
1 Year Fixed ² —Principle and Interest	5.95%	6.06% ^a	6.45%	6.56% ^a
2 Years Fixed ² —Principle and Interest	6.45%	6.15% ^a	6.85%	6.64% ^a
1 Year Fixed ² —Interest Only			6.95%	6.61% ^a
2 Years Fixed ² —Interest Only			6.99%	6.67% ^a

Personal Loans		
	Rate (pa)	Comparison Rate (pa)
Car Loans		
New Car Loan Special ³	8.05%	8.33% ^b
New Wheels Car Loan ⁴	9.50%	9.79% ^b
Drive Away Car Loan ⁵	10.50%	10.79% ^b
Personal Loans		
Personal Loan	15.25%	15.55% ^c
Home Renovation Loan	10.85%	11.14% ^c
Credit Facilities		
Overdraft	15.90%	
Lifestyle Account Debit Balance	7.25%	

Loan Terms & Conditions

- The Bridging Loan is a special loan to assist members purchase a new property while the sale of an existing home is being finalised. Maximum term 1 year.
- Fixed Interest Rate Home Loans rates revert to the current Intelligent Mortgage Variable Loan Rate applicable at the end of the fixed rate period; (1 or 2 years) from the date of settlement.
- New Car Loan Special is available for New Motor Vehicles only.
- The New Wheels Car Loan is for Motor Vehicles up to 5 years old.
- The Drive Away Car Loan is for Motor Vehicles between 5 to 10 years old.

Interest rates are on a per annum basis. Eligibility criteria, terms & conditions, fees & charges apply. **WARNING:** These comparison rates are true 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.

- Comparison rate is calculated on a loan amount of \$150,000 over a term of 25 years based on monthly repayments. These rates are for secured loans only.
- Comparison rate is calculated on a loan amount of \$30,000 over a term of 5 years based on monthly repayments. These rates are for secured loans only.
- Comparison rate is calculated on a loan amount of \$30,000 over a term of 5 years based on monthly repayments. These rates are for unsecured loans only.

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Deposit Interest Rates

Interest Rates Effective: 01 March 2025



Savings Account Interest Rates			
E*Saver (\$50)		E*Saver Business Account (\$51)	
Balance	Rate(pa)¹	Balance	Rate(pa)¹
\$1 - \$999.99	0.00%	\$1 - \$999.99	0.00%
\$1,000 + over	1.45%	\$1,000 + over	1.35%
Savvy Saver Account (\$34)[#]		Young & Free Student Account (\$33)³	
Balance	Rate(pa)²	Balance	Rate(pa)¹
\$0.01 to \$100,000	2.65%	\$1.00 - \$10,000	4.15%
\$100,000.01 to \$500,000	2.55%	\$10,000.01 + over	On-Call (S1) interest rates apply
\$500,000.01 to \$1,000,000	2.45%	Christmas Club (\$4)^{4, 8}	
\$1,000,000.01 + over	2.35%	Balance	Rate(pa)¹
[#] The interest rate is variable, is calculated daily on the whole balance and credited monthly. The member must make a deposit of at least \$200 per month and not make any withdrawals within the month to receive the bonus interest. If the bonus conditions aren't met the interest rate is 0.01%		\$1 + over	0.10%
Intelligent Saver (\$8)⁸, Intelligent Saver Business (\$10)		Credit Facilities⁷	
Balance	Rate(pa)¹	Overdraft	15.90%
\$1 - \$9,999	0.01%	Lifestyle Account Debit Balance	7.25%
\$10,000 - \$49,999	0.01%	On Call (S1), Lifestyle Credit Balances (\$20, \$21)⁸	
\$50,000 - \$99,999	0.03%	Balance	Rate(pa)¹
\$100,000 + over	0.05%	\$1 + over	0.01%
Fixed Term Deposits		Deposit Terms & Conditions	
Term	Interest paid Monthly Rate (pa)⁶	Interest Paid Maturity Rate (pa)⁵	
3 – 5 months	2.50%	2.60%	
6 – 11 months	3.00%	3.10%	
12 – 23 months	4.25%	4.35%	
24 – 35 months	3.30%	3.40%	
36 months	3.40%	3.50%	
Loyalty Bonus	0.10*	0.10*	

- Interest is calculated daily and paid semi-annually .
- Interest is calculated daily and paid monthly; the bonus interest is calculated daily and paid monthly in addition to the base interest earned.
- The Young & Free Student Account is only available for current LCU members and their family who are High School and or Tertiary students with a regular monthly income
- Withdrawals only available from 15 December to 15 January.
- Interest Paid on Maturity - Minimum deposit \$1,000 (\$500 members under 18 years old.)
- Monthly Interest - Minimum deposit \$5,000 - Interest paid monthly or quarterly.
- Credit Eligibility Criteria, Terms & Conditions, Fees and Charges apply.
- Intelligent Saver (\$8) account, Christmas Club (\$4) and Lifestyle Credit Balance (\$21) accounts are no longer on offer to new applicants. Rates here are included for information purposes for existing account holders only.

*Loyalty Bonus – If you roll over your term deposit (for the same or different term) and you hold all your funds in your term deposit until the maturity date, you will be rewarded with a loyalty bonus – a non-cumulative add-on to the standard term deposit interest rate applicable at roll over.

All deposits are accepted at the credit unions discretion, for deposits over \$500,000 rates by negotiation only.

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