

# Loan Interest Rates



Interest Rates Effective: 12 February 2026

Variable Rates	Owner Occupied		Investment	
	Rate (pa)	Comparison Rate (pa)	Rate (pa)	Comparison Rate (pa)
Simple Home Loan— Principal and Interest	5.19%	5.21% <sup>a</sup>	5.35%	5.37% <sup>a</sup>
First Home Buyer Loan <sup>1</sup> —Principal and Interest	5.35%	5.73% <sup>a</sup>		
Intelligent Mortgage— Principal and Interest	5.85%	5.87% <sup>a</sup>	6.00%	6.02% <sup>a</sup>
Intelligent Mortgage— Interest Only <sup>4</sup>	6.10%	6.12% <sup>a</sup>	6.24%	6.26% <sup>a</sup>
Bridging Loan <sup>2</sup> — Interest Only	7.49%	7.51% <sup>a</sup>	7.49%	7.51% <sup>a</sup>

Fixed Rates	Owner Occupied		Investment	
	Rate (pa)	Comparison Rate (pa)	Rate (pa)	Comparison Rate (pa)
1 Year Fixed <sup>3</sup> —Principal and Interest	6.10%	5.89% <sup>a</sup>	6.25%	6.04% <sup>a</sup>
2 Years Fixed <sup>3</sup> —Principal and Interest	6.10%	5.92% <sup>a</sup>	6.25%	6.07% <sup>a</sup>
1 Year Fixed <sup>3</sup> —Interest Only <sup>4</sup>			6.49%	6.07% <sup>a</sup>
2 Years Fixed <sup>3</sup> —Interest Only <sup>4</sup>			6.49%	6.11% <sup>a</sup>

Personal Loans		
	Rate (pa)	Comparison Rate (pa)
<b>Car Loans</b>		
New Car Loan Special <sup>5</sup>	8.05%	8.33% <sup>b</sup>
New Wheels Car Loan <sup>6</sup>	9.50%	9.79% <sup>b</sup>
Drive Away Car Loan <sup>7</sup>	10.50%	10.79% <sup>b</sup>
<b>Personal Loans</b>		
Personal Loan	15.25%	15.55% <sup>c</sup>
Home Renovation Loan	10.85%	11.14% <sup>c</sup>
<b>Credit Facilities</b>		
Overdraft	15.90%	
Lifestyle Account Debit Balance	7.25%	

## Loan Terms & Conditions

1. Only first home buyers are eligible for “The First Home Buyer Loan” which offers an ongoing discount of 0.50% off our Intelligent Mortgage Variable Loan Rate for the first 3 years after funding. This product is only available for owner occupied, principal & interest loans. Not available for the refinancing of existing home loans from external banks or already held with LCU.
2. The Bridging Loan is a special loan to assist members purchase a new property while the sale of an existing property is being finalised. Maximum term 1 year.
3. 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.
4. For interest only loans, repayments can only made monthly. Maximum Interest Only period of up to 5 years after which, loan must revert to Principal & Interest repayments.
5. New Car Loan Special is available for New Motor Vehicles only.
6. The New Wheels Car Loan is for Motor Vehicles up to 5 years old.
7. 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.

- a. 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.
- b. 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.
- c. 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

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Interest Rates Effective: 01 March 2026

## Savings Account Interest Rates

E*Saver (\$50)		E*Saver Business Account (\$51)	
Balance	Rate(pa) <sup>1</sup>	Balance	Rate(pa) <sup>1</sup>
\$1 - \$999.99	0.00%	\$1 - \$999.99	0.00%
\$1,000 + over	0.95%	\$1,000 + over	0.85%
Savvy Saver Account (\$34) <sup>#</sup>		Young & Free Student Account (\$33) <sup>3</sup>	
Balance	Rate(pa) <sup>2</sup>	Balance	Rate(pa) <sup>1</sup>
\$0.01 to \$100,000	2.90%	\$1.00 - \$10,000	4.40%
\$100,000.01 to \$500,000	2.80%	\$10,000.01 + over	On-Call (\$1) interest rates apply
\$500,000.01 to \$1,000,000	2.70%	Christmas Club (\$4) <sup>4, 8</sup>	
\$1,000,000.01 + over	2.60%	Balance	Rate(pa) <sup>1</sup>
<small><sup>#</sup>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%</small>		\$1 + over	0.10%
Intelligent Saver (\$8) <sup>8</sup> , Intelligent Saver Business (\$10)		Credit Facilities <sup>7</sup>	
Balance	Rate(pa) <sup>1</sup>	Balance	Rate(pa)
\$1 - \$9,999	0.01%	Overdraft	15.90%
\$10,000 - \$49,999	0.01%	Lifestyle debit balance account	7.25%
\$50,000 - \$99,999	0.03%	On Call (\$1), Lifestyle Credit Balances (\$20, \$21 <sup>8</sup> )	
\$100,000 + over	0.05%	Balance	Rate(pa) <sup>1</sup>
		\$1 + over	0.01%

## Fixed Term Deposits

Term	Interest paid Monthly	Interest Paid Maturity
	Rate (pa) <sup>6</sup>	Rate (pa) <sup>5</sup>
3 – 5 months	2.75%	2.85%
6 – 11 months	3.25%	3.35%
12 – 23 months	4.15%	4.25%
24 – 35 months	3.55%	3.65%
36 months	3.45%	3.55%
<small>All deposits are accepted at the credit unions discretion, for deposits over \$500,000, rates by negotiation only. Please contact us to discuss your Fixed Term Deposit. Interest rates are on a per annum basis. All rates are subject to change.</small>		

## Deposit Terms & Conditions

- 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 Interest rate available for balances up to \$10,000.00, for balances over \$10,000.00 please refer to the On Call Savings Account interest rates. Only available to people between the ages of 8 to 25 years old who are studying full time.
- S4 Christmas Club allows at call withdrawals between 15 November and 15 January.
- Interest Paid on Maturity only - Minimum deposit \$1,000 (\$500 members under 18 years old.)
- Interest is paid Monthly only - Minimum deposit \$5,000
- 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 displayed here are included for information purposes for existing account holders only.

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