Loan Interest Rates

Interest Rates Effective: 02 October 2026

Variable Rates	Owner Occupied		Investment	
	Rate (pa)	Comparison Rate (pa)	Rate (pa)	Comparison Rate (pa)
First Home Buyer Loan[1]—Principal and Interest	6.10%	6.47%[a]		
Intelligent Mortgage— Principal and Interest	6.60%	6.62%[a]	6.75%	6.77%[a]
Intelligent Mortgage— Interest Only[4]	6.85%	6.87%[a]	6.99%	7.01%[a]
Bridging Loan[2]— Interest Only	7.49%	7.51%[a]	7.49%	7.51%[a]

Fixed Rates	Owner Occupied		Investment	
	Rate (pa)	Comparison Rate (pa)	Rate (pa)	Comparison Rate (pa)
1 Year Fixed [3]—Principal and Interest	6.55%	6.61%[a]	6.70%	6.76% [a]
2 Years Fixed [3]—Principal and Interest	6.65%	6.63%[a]	6.80%	6.78% [a]
1 Year Fixed [3]—Interest Only[4]			6.99%	6.79% [a]
2 Years Fixed [3]—Interest Only[4]			6.99%	6.82% [a]

Personal Loans	Rate (pa)	Comparison Rate (pa)
Car Loans		
New Car Loan Special [5]	8.05%	8.33% [b]
New Wheels Car Loan [6]	9.50%	9.79% [b]
Drive Away Car Loan [7]	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

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 refinance 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.
8. The Simple Home Loan is available for new business only.

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

LCU banking you can trust

Interest Rates Effective: 02 October 2026

Savings Account Interest Rates

E*Saver (S50)

Balance	Rate(pa)[1]
$1 -$999.99	0.00%
$1,000 + over	1.00%

Savvy Saver Account (S34)[#]

Balance	Rate(pa)[2]
$0.01 to $100,000	4.00%
$100,000.01 to $500,000	3.90%
$500,000.01 to $1,000,000	3.80%
$1,000,000.01 + over	3.70%

[#]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%

Intelligent Saver (S8)[8], Intelligent Saver Business (S10)

Balance	Rate(pa)[1]
$1 - $9,999	0.01%
$10,000 - $49,999	0.01%
$50,000 - $99,999	0.03%
$100,000 + over	0.05%

E*Saver Business Account (S51)

Balance	Rate(pa)[1]
$1 -$999.99	0.00%
$1,000 + over	1.00%

Young & Free Student Account (S33)[3]

Balance	Rate(pa)[1]
$1.00 - $10,000	5.15%
$10,000.01 + over	On-Call (S1) interest rates apply

Christmas Club (S4)[4, 8]

Balance	Rate(pa)[1]
$1 + over	0.10%

Credit Facilities[7]

Balance	Rate(pa)
Overdraft	15.90%
Lifestyle debit balance account	7.25%

On Call (S1), Lifestyle Credit Balances (S20,S21[8])

Balance	Rate(pa)[1]
$1 + over	0.01%

Fixed Term Deposits

Term	Interest paid Monthly	Interest Paid Maturity
	Rate (pa)[6]	Rate (pa)[5]
3 – 5 months	3.50%	3.60%
6 – 11 months	4.00%	4.10%
12 – 23 months	4.90%	5.00%
24 – 35 months	4.30%	4.40%
36 months	4.20%	4.30%

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.

Deposit Terms & Conditions

1. Interest is calculated daily and paid semi-annually .
2. Interest is calculated daily and paid monthly; the bonus interest is calculated daily and paid monthly in addition to the base interest earned.
3. 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.
4. S4 Christmas Club allows at call withdrawals between 15 November and 15 January.
5. Interest Paid on Maturity only - Minimum deposit $1,000 ($500 members under 18 years old.)
6. Interest is paid Monthly only - Minimum deposit $5,000
7. Credit Eligibility Criteria, Terms & Conditions, Fees and Charges apply.
8. Intelligent Saver (S8) account, Christmas Club (S4) and Lifestyle Credit Balance (S21) 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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