



LOANS INTEREST RATES BROCHURE – Effective 1 June 2025

Northern Inland Credit Union Limited ABN 36 087 650 422 | AFSL & Australian Credit Licence 235022

LOAN & CREDIT PRODUCTS: Interest rates are subject to change. Fees and charges may apply. Full terms and conditions will be set out in our loan offer. Access to products is subject to normal lending criteria and eligibility.

HOME LOANS – Owner Occupied and Investment

Loan Product	Annual Percentage Rate	Comparison Rate*
Dream Home Loan Variable Special Offer (\$500,000+; New borrowings only)	5.49	5.81 ⁴
Dream Home Loan Variable (Principal & Interest)	5.94	6.25 ⁴
Dream Home Loan Variable Interest Only	6.44	6.74 ⁴
Smart Home Loan Variable	6.94	7.07 ⁴
Smart Home Loan Variable Interest Only	7.44	7.57 ⁴
Smart Home Loan Fixed – 1 Year	5.79	6.95 ³
Smart Home Loan Fixed – 2 Years	5.69	6.82 ³
Smart Home Loan Fixed – 3 years	5.59	6.68 ³
Smart Home Loan Fixed – 4 years	5.99	6.72 ³
Smart Home Loan Fixed – 5 years	5.99	6.65 ³
Smart Home Loan Fixed Special Offer – 3 Years (\$500,000+; New borrowings only)	5.29	6.60 ³

PERSONAL LOANS

Loan Product	Annual Percentage Rate	Comparison Rate*
Smart Brand New Vehicle - Variable Rate (1-7 yrs)	6.99	7.55 ¹
Smart Brand New Vehicle - Fixed Rate (1-7 yrs)	6.99	7.55 ¹
Smart Used Vehicle (up to 5 years old) – Variable Rate (1-5yrs)	7.99	8.83 ¹
Smart Used Vehicle (up to 5 years old) – Fixed Rate (1-5yrs)	7.69	8.53 ¹
Smart Used Vehicle (5-10 years old) – Variable Rate (1-5yrs)	9.99	10.82 ¹
Smart Used Vehicle (5-10 years old) – Fixed Rate (1-5yrs)	8.99	9.82 ¹
Smart Variable Unsecured Personal (1-5yrs)	11.99	15.08 ²
Smart Fixed Unsecured Personal (1-5yrs)	10.99	14.08 ²
Smart Green Loan – Fixed Rate (1-5yrs)	5.49	5.49 ²

COMMERCIAL LOANS AND CREDIT CARDS

Commercial loans secured and unsecured available	Amount and rate on application	
VISA Classic Credit Card –up to 55 interest free days on purchases	Amount and eligibility on application	14.00 % pa
Home Loan Rewards Visa Classic Credit Card	discounted for the life of home loan ³	10.74 % pa

*The comparison rate is calculated on a \$150,000 secured loan, over a 25-year term. **Warning:** These comparison rates is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in different comparison rates. The comparison rate for variable interest only loans is based on an initial 5-year interest only period.

¹The Secured Personal Loan comparison rate applies to secured and unsecured loans with 5-year terms for \$30,000

²The Unsecured Personal Loan comparison rate applies to secured and unsecured loans with 3-year terms for \$10,000

³When the Home Loan is paid out, the interest rate reverts to the standard Classic Credit Card rate.