

Loan Interest Rates

These rates are effective as at 01 January 2012 and are subject to change.

For further details please call us on 1300 228 228, email us at mail@bcu.com.au or call into any branch.

A Comparison Rate Schedule for a wider range of loan types, amounts and terms is also available at any branch.

Home, Residential & Investment Loans	Interest Rate ¹	Comparison Rate ²
Standard Variable Home Loan Principal & Interest, Interest only	7.15%	7.19%
Discounted Rate Home Loan Principal & Interest, Interest only	6.75%	6.79%
Discounted Rate Home Loan Principal & Interest, Interest only	6.45%	6.49%
Fixed Rate Loan: 1 Year Principal & Interest, Interest only	6.19%*~	7.31%
Fixed Rate Loan: 2 Years Principal & Interest, Interest only	6.19%*~	7.00%
Fixed Rate Loan: 3 Years Principal & Interest, Interest only	6.19%*~	6.91%
Fixed Rate Loan: 4 Years Principal & Interest, Interest only	6.69%*~	7.02%
Fixed Rate Loan: 5 Years Principal & Interest, Interest only	6.69%*~	6.99%
All in One line of credit - Standard Variable	7.15%	n/a
All in One line of credit - Discounted Variable	6.75%	n/a
All in One line of credit - Discounted Variable	6.45%	n/a
Business, Agri & Commercial Finance	Interest Rate Residential security ¹	Interest Rate Non Residential security ¹
Variable Base Rate Principal & Interest, Interest only	8.05%	8.80%^
Flexi Rate - loans \$150,000 to \$249,999 Principal & Interest, Interest only	7.65%	8.40%^
Premier Rate - loans >\$250,000 Principal & Interest, Interest only	7.35%	8.10%^
Fixed Rate Loan: 1 Year Principal & Interest, Interest only	7.09%*	7.34%#
Fixed Rate Loan: 2 Years Principal & Interest, Interest only	7.18%*	7.43%#
Fixed Rate Loan: 3 Years Principal & Interest, Interest only	7.19%*	7.44%#
Fixed Rate Loan: 4 Years Principal & Interest, Interest only	7.68%*	7.44%#
Fixed Rate Loan: 5 Years Principal & Interest, Interest only	7.58%*	7.83%#
Business Overdraft	9.25%^	14.55%
Personal Loans	Interest Rate ¹	Comparison Rate ³
Personal Loans	From 9.70%**	From 10.05%
Personal Overdraft – residential security	9.25%	n/a
Personal Overdraft – unsecured	14.55%	n/a
Credit Cards	Interest Rate ¹	Comparison Rate ³
Classic Visa Card	12.00%	n/a
Rewards Visa Card	17.00%	n/a

1. All interest rates are annual percentage rates (APR) and are subject to change. A Comparison Rate Schedule for a wider range of loan types, amounts and terms is also available at any branch.

2. Comparison Rate 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. 3. Comparison Rate calculated on a loan amount of \$25,000 over a term of 5 years based on monthly repayments. These rates are for secured loans only. * At the end of this period the rate will revert to the standard variable rate applicable at that time. ^ Margin of 0.75% applies unless secured by Residential property. # Margin of 0.25% applies unless secured by Residential property. ** Interest rate based on a secured loan with LVR < 110% and eligible for Member Discount. - Margin of 0.25% applies to Low Doc Home, Residential & Investment Fixed Loans.

WARNING: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different Comparison Rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the Comparison Rate but may influence the cost of the loan.

Loans available to approved applicants only. Normal lending criteria, fees, charges, terms and conditions apply.

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