



## Central West Credit Union Limited

ABN 67 087 649 885 AFSL 245415 Australian Credit Licence 245415  
 269-273 Clarinda Street (P.O Box 77), PARKES NSW 2870  
 Phone: (02) 6862 2788 Fax: (02) 6862 4878  
[www.cwcu.com.au](http://www.cwcu.com.au) RediPhone: 1300 36 76 56 email: [enquiries@cwcu.com.au](mailto:enquiries@cwcu.com.au)

Branches: Forbes – 87 Rankin Street – Phone: (02) 6852 3571 Fax: (02) 6852 4248  
 Cowra – 91 Kendal Street – Phone : (02) 6342 4142 Fax : (02) 6342 4161

## LOAN INTEREST RATES

As at 12th September 2016.

### Important Notice

*The information provided in this brochure about interest rates applicable to our loan products is indicative only (for new business). The actual interest rate applying to a loan will be disclosed in the 'Loan Offer Document'. The information in this brochure is subject to that offer document. The current interest rate applying to an existing loan is available from any Branch of the Credit Union on request.*

### PERSONAL LENDING

	Interest Rate	Comparison Rate
Mortgage Smart Home/Investment Loan (Minimum \$10,000)	4.89%	4.93% (For a typical loan of \$150,000 over 25 years)
Minimiser Home/Investment Loan (Minimum \$100,000)	4.39%	4.45% (For a typical loan of \$150,000 over 25 years)
Set-Off Loan	4.89%	5.10% (For a typical loan of \$30,000 over 5 years)
Investment Property Loan (non Residential)	4.99%	5.05% (For a typical loan of \$150,000 over 25 years)
Mortgage Equity Loan	7.19%	8.10% (For a typical loan of \$30,000 over 5 years)
Classic Car Loans		
a) Secured by a New vehicle	6.49%	6.49% (For a typical loan of \$30,000 over 5 years)
b) Secured by a vehicle no more than 5 years old	7.99%	8.20% (For a typical loan of \$30,000 over 5 years)
c) Secured by a vehicle over 5 & < 10 years old	9.99%	10.21% (For a typical loan of \$30,000 over 5 years)
Premium Personal Loan (Minimum \$10,000)	10.75%	11.78% (For a typical loan of \$10,000 over 3 years)
Personal Loan	12.95%	13.99% (For a typical loan of \$10,000 over 3 years)

**"Fixed Rate" Housing Loans** (Minimum \$75,000) for periods of either 1 or 2 years are also available.

Please refer to our website or contact your local branch for the latest interest rates.

Overdrafts.	-Mortgage Smart Plus (Secured by Mortgage over residential property)	7.19%
	-Mortgage Smart Plus (Unsecured)	9.99%
	-Visa Access *	13.25%
	-Unsecured **	13.25%

### BUSINESS LENDING

Business Loan (Secured)	Base Rate <b>plus</b> a Margin will apply, depending on Security	7.19%
Business Loan (Unsecured)		12.95%
Business Car Loans	Rates are the same as for Personal Classic Car Loans detailed above	
Business Smart Overdraft (Secured)	Base Rate <b>plus</b> a Margin will apply, depending on Security	7.19%
Business Smart Overdraft (Unsecured) **		13.25%

\* A discount of 3.0% is available to members who currently have a Mortgage Smart Home Loan with the Credit Union.  
 \*\* A discount of 2.5% is available to members who currently hold a Real Estate mortgage with the Credit Union.  
 Note: We may remove or reduce discounts at our discretion.

**Full Terms and Conditions are available on application. Fees and Charges Apply.**

**All loans are subject to Central West Credit Union Limited Lending Policy criteria.**

### Warning

*The comparison rate applies only to the examples given. Different amounts will result in different comparison rates. Costs such as redraw fees or early repayment fees costs such as fee waivers are not included in the comparison rate but may influence the cost of the loan. Comparison Rates are available at all of our branches and on our website.*



Proudly local - just like you

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### DEPOSIT INTEREST RATES

12th September 2016

Account Name	Account Type	Balance Tiers	Interest Rate Per Annum %
On Call Savings	S1	\$1 to \$4,999.99	0.10
Budget	S2	\$5,000 and over	0.25
No 2 Savings	S3		
Whole of Pay	S7		
Christmas Club	S4	Whole Balance	1.65
Community Proud	S5	\$1 to \$199.99	Nil
Investment Account	S9	\$200 to \$19,999.99	1.10
		\$20,000 to \$49,999.99	1.55
		\$50,000 and over	1.70
Golden	S6	\$1 to \$24,999.99	1.20
		\$25,000 and over	1.70
E Access	S8	\$1 to \$4,999.99	1.40
		\$5,000 to \$49,999.99	1.55
		\$50,000 and over	1.80
Cash Management	S10	\$1 to \$4,999.99	0.50
Mortgage Smart Plus	S12, S18	\$5,000 to \$9,999.99	1.45
Business Smart	S90	\$10,000 to \$24,999.99	1.50
		\$25,000 to \$49,999.99	1.60
		\$50,000 and over	1.70
Pocket Rocket School Savings	S14	Whole Balance	2.00

### FIXED TERM DEPOSITS

Term (Account Type)	\$500 - < \$5,000	\$5,000 - < \$50,000	\$50,000 +
3 months to less than 6 months - (I8, I6)	2.00	2.15	2.20
6 months to less than 12 months - (I1, I3)	2.00	2.30	2.35
12 months to 24 months - (I5)	2.00	N/A	N/A
12 months to less than 18 months - (I4)	N/A	2.70	2.75
18 months to 24 months - (I4)	N/A	2.95	3.00

### Fixed Term Deposit “Edvest Regular Income Account”

Term (Account Type)	\$5,000 - < \$50,000	\$50,000 +
12 months to less than 18 months - (I15)	2.70	2.75
18 months to less than 24 months - (I17)	2.95	3.00

**The Credit Union reserves the right to accept and negotiate all deposits over \$100,000. Full Terms and Conditions available on application. Fees and Charges may also apply.**

**Important Notice:** The Credit Union gives the depositor the right to redeem their Fixed Term Deposit (in full) prior to maturity, subject to at least 7 days notice being provided. The credit union shall have the right to reduce the interest payable on such deposit where redeemed prior to maturity. Interest in this circumstance will be calculated at the credit union's "Recast Rate" which will be the greater of 2% below the actual deposit rate, or the current "On Call Savings –S1" rate. If Fixed Term Deposit has been lodged for less than 1 month at early redemption, no interest will be payable.

For Saving Accounts and Fixed Term Deposits, please refer to the Summary of Accounts and Availability of Access Facilities for how Interest is calculated, when Interest is paid and how to access the accounts.