

Home & Investment Loans										
Products	Standard Variable Rate Principal and Interest Loan	Standard Variable Rate Interest Only Loan	Basic Variable Home Loan	Introductory Rate Loan	Standard Home & Investment Fixed Rate Loans					
					1 Year fixed at	2 Years fixed at	3 Years fixed at	4 Years fixed at	5 Years fixed at	
Annual Percentage Rate (per annum)	6.29%	6.29%	5.59%	6.09% fixed for 12 months then at our Standard Variable Rate	6.49% then at our Standard Variable Rate	7.09% then at our Standard Variable Rate	7.59% then at our Standard Variable Rate	7.89% then at our Standard Variable Rate	7.99% then at our Standard Variable Rate	
Amount	Term	Comparison Rate (% per annum)								
\$10,000	3 years	9.61	8.06		9.50	9.73	10.34	10.93		
\$15,000	4 years	7.98	7.20		7.89	8.07	8.60	9.22	9.59	
\$20,000	4 years	7.56	6.98		7.47	7.65	8.17	8.79	9.17	
\$25,000	5 years	7.11	6.74		7.03	7.18	7.64	8.22	8.66	8.82
\$30,000	5 years	6.97	6.66		6.90	7.05	7.50	8.08	8.52	8.68
\$50,000	7 years	6.59	6.46	6.35	6.53	6.64	7.00	7.49	7.92	8.17
\$70,000	25 years	6.36	6.34	5.92	6.34	6.38	6.52	6.73	6.96	7.13
\$100,000	25 years	6.33	6.32	5.82	6.31	6.35	6.49	6.71	6.93	7.10
\$130,000	25 years	6.32	6.31	5.76	6.30	6.34	6.48	6.70	6.92	7.09
\$150,000	25 years	6.32	6.31	5.74	6.30	6.34	6.48	6.69	6.91	7.08
\$200,000	25 years	6.31	6.30	5.70	6.29	6.33	6.47	6.68	6.90	7.07
\$225,000	25 years	6.30	6.30	5.69	6.28	6.33	6.46	6.68	6.90	7.07
\$250,000	25 years	6.30	6.30	5.68	6.28	6.32	6.46	6.68	6.90	7.07
\$275,000	30 years	6.30	6.29	5.66	6.28	6.32	6.44	6.63	6.84	6.99
\$300,000	30 years	6.30	6.29	5.66	6.28	6.32	6.44	6.63	6.83	6.99

All comparison rates shown are for secured loans. Fees and charges are payable. All loans provided by Community CPS Australia Ltd ABN 15 087 651 143.

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.