



LOANS INTEREST RATES UPDATE – Effective 01 March 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. Terms and conditions available on request. Access to products is subject to normal lending criteria.

HOME LOANS – Owner Occupied and Investment

Loan Product	Annual Percentage Rate	Comparison Rate ^{4 5}
Dream Home Loan Variable Rate \$500,000+; Principal & Interest, new borrowing only	5.74	5.93
Dream Home Loan Variable Rate \$150,000+; Principal & Interest	6.19	6.50
Dream Home Loan Variable Rate \$150,000+; Interest Only;	6.69	6.99
Variable Smart Home Loan	7.19	7.32
Variable Smart Home Loan Interest Only	7.69	7.82
1 Year Fixed Home Loan	6.29	7.45
2 Year Fixed Home Loan	5.99	7.27
3 Year Fixed Home Loan	5.59	7.03
4 Year Fixed Home Loan	6.19	7.10
5 Year Fixed Home Loan	6.19	7.01

³The 1-5yr fixed comparison rates are calculated under the assumption at the end of the fixed rate period, the balance of the term reverts to the standard variable interest rate. The Smart fixed rates revert to the Smart Home Loan Variable rate.

⁴The Home Loan comparison rate applies to loans with 25 year terms for \$150,000.

⁵The Dream \$500,000 Home Loan comparison rate applies to loans with 25 year terms for \$300,000.

Comparison Interest Rate Warning: These comparison rates apply 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.

We may not provide credit for the amounts or terms of the advertised rates above. Please be aware that we do not generally provide a Mortgage loan for a term exceeding 30 years.

PERSONAL / CAR LOANS

	Annual Percentage Rate	Comparison Rate
Smart Personal Loan (Secured by new or demonstrator vehicle OR Term Deposit – Variable Rate 1 to 7 yrs) <small>L75</small>	6.99	7.55 ¹
Smart Personal Loan (Secured by new or demonstrator vehicle OR Term Deposit – Fixed Rate 1 to 5 yrs) <small>L75</small>	6.99	7.55 ¹
Smart Personal Loan (Secured by vehicle 0-5 yrs old OR Term Deposit – Variable Rate 1 to 7 yrs) <small>L75</small>	7.99	8.83 ¹
Smart Personal Loan (Secured by vehicle 0-5 yrs old OR Term Deposit – Fixed Rate 1 to 5 yrs) <small>L75</small>	7.69	8.53 ¹
Smart Personal Loan (Secured by vehicle over 5yrs but less than 10yrs – Variable Rate 1 to 5yrs) <small>L76</small>	9.99	10.82 ¹
Smart Personal Loan (Secured by vehicle over 5yrs but less than 10yrs – Fixed Rate 1 to 5 yrs) <small>L76</small>	8.99	9.82 ¹
Smart Personal Loan (Unsecured – Variable Rate 1 to 5 yrs) <small>L77</small>	11.99	12.81 ²
Smart Personal Loan (Unsecured – Fixed Rate 1 to 5 yrs) <small>L77</small>	10.99	11.82 ²
Unsecured Green Loan (Unsecured – Fixed Rate 1 to 5 yrs) <small>L77</small>	5.49	5.49 ¹

^{1,2} The Personal Loan comparison rate applies to secured and unsecured loans with 5 year terms for \$30,000

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 ⁶	10.74 % pa

⁶ When the Home Loan is paid out, the interest rate reverts to the standard Classic Credit Card rate.

LOAN & CREDIT PRODUCTS: Interest rates are subject to change. Fees and charges may apply. Terms and conditions available on request. Access to products is subject to normal lending criteria.

Contact us: **02 6763 5111** website: www.nicu.com.au email: info@nicu.com.au