

Home and Residential Investment Loans	Premium First Home Buyers Loan & goGreen® Home Loan	Premium Home Loan \$500k+ & Premium Investment Loan \$500k+	Premium Home Loan \$250k+ & Premium Investment Loan \$250k+	Basic Home Loan	Premium Home Loan & Premium Investment Loan	Investment Interest Only Loan \$500k+~	Investment Interest Only Loan \$250k+~	Investment Interest Only Loan ~	Bridging Loan#	1 year fixed at	2 years fixed at	3 years fixed at	
Annual Percentage Rate (p.a.)	5.84%	5.84%	5.94%	5.94%	6.30%	5.84%	5.94%	6.30%	6.30%	6.39% then the Basic Home Loan Rate 5.94%	7.19% then the Basic Home Loan Rate 5.94%	7.49% then the Basic Home Loan Rate 5.94%	
Amount	Term	Comparison rate (per annum)*											
\$10,000 for a term of	3 years	10.54%	-	-	10.64%	11.01%	-	-	11.01%	11.01%	10.90%	11.77%	12.21%
\$15,000 for a term of	4 years	8.19%	-	-	8.29%	8.65%	-	-	8.65%	8.65%	8.49%	9.25%	9.76%
\$20,000 for a term of	4 years	7.59%	-	-	7.69%	8.05%	-	-	8.05%	8.05%	7.90%	8.65%	9.16%
\$25,000 for a term of	5 years	6.97%	-	-	7.07%	7.43%	-	-	7.43%	7.43%	7.24%	7.89%	8.39%
\$30,000 for a term of	5 years	6.78%	-	-	6.88%	7.24%	-	-	7.24%	7.24%	7.05%	7.70%	8.20%
\$50,000 for a term of	7 years	6.24%	-	-	6.35%	6.71%	-	-	6.71%	6.71%	6.47%	6.99%	7.43%
\$70,000 for a term of	25 years	5.93%	-	-	6.03%	6.39%	-	-	6.39%	6.39%	6.08%	6.28%	6.48%
\$100,000 for a term of	25 years	5.90%	-	-	6.01%	6.37%	-	-	6.37%	6.37%	6.05%	6.25%	6.45%
\$130,000 for a term of	25 years	5.89%	-	-	5.99%	6.35%	-	-	6.35%	6.35%	6.04%	6.24%	6.44%
\$150,000 for a term of	25 years	5.88%	-	-	5.98%	6.34%	-	-	6.34%	6.34%	6.03%	6.23%	6.43%
\$200,000 for a term of	25 years	5.87%	-	-	5.97%	6.33%	-	-	6.33%	6.33%	6.02%	6.22%	6.42%
\$225,000 for a term of	25 years	5.87%	-	-	5.97%	6.33%	-	-	6.33%	6.33%	6.01%	6.22%	6.41%
\$250,000 for a term of	25 years	5.87%	-	5.97%	5.97%	6.33%	-	5.97%	6.33%	6.33%	6.01%	6.21%	6.41%
\$275,000 for a term of	30 years	5.86%	-	5.96%	5.96%	6.32%	-	5.96%	6.32%	6.32%	6.00%	6.18%	6.36%
\$300,000 for a term of	30 years	5.86%	-	5.96%	5.96%	6.32%	-	5.96%	6.32%	6.32%	6.00%	6.18%	6.36%
\$500,000 for a term of	30 years	5.85%	5.85%	5.95%	5.95%	6.31%	5.85%	5.95%	6.31%	6.31%	5.99%	6.17%	6.35%

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 waivers, are not included in the comparison rate but may influence the cost of the loan.

These rates apply for secured loans only

None of the terms indicated in this schedule are available for the Bridging Loan product (the maximum term is 12 months).

~ The only terms available on Investment Interest Only Loans are between 1 and 5 years.

Rates are subject to change. Visit www.mecu.com.au for the latest rates.