

# Terms and Conditions Part C: Lending Interest Rates

## Car Loans and Personal Loans Variable

	Interest Rate (p.a.)	Comparison Rate (p.a.) <sup>5</sup>
New Car	8.79%	8.92% <sup>2</sup>
Used Car	9.79%	10.41% <sup>3</sup>
Green Car	8.29%	8.42% <sup>2</sup>
Share	10.25%	10.87% <sup>4</sup>
Personal	11.74%	12.37% <sup>4</sup>
Green Personal	9.35%	9.97% <sup>4</sup>
Overdraft	13.19%	N/A

## Car Loans and Personal Loans 1 - 5 Years Fixed

	Interest Rate (p.a.) <sup>6</sup>	Comparison Rate (p.a.) <sup>5</sup>
New Car	8.79%	8.92% <sup>2</sup>
Used Car	9.79%	10.41% <sup>3</sup>
Green Car	8.29%	8.42% <sup>2</sup>
Share	10.25%	10.87% <sup>4</sup>
Personal	11.74%	12.37% <sup>4</sup>
Green Personal	9.35%	9.97% <sup>4</sup>

## Car Loan Promotion Variable<sup>7</sup>

	Interest Rate (p.a.)	Comparison Rate (p.a.) <sup>5</sup>
New Car	5.79%	5.91% <sup>2</sup>
Used Car	6.79%	7.40% <sup>3</sup>
Green Car	5.29%	5.41% <sup>2</sup>

### Head Office

117 Camberwell Road Hawthorn East VIC 3123  
PO Box 338 Camberwell VIC 3124

### Branch Office

687 Mt Alexander Road Moonee Ponds VIC 3039  
PO Box 210 Moonee Ponds VIC 3039

**victeach.com.au 1300 654 822**

*Interest rates effective 1 May 2017. Interest is calculated daily. Interest rates are per annum, current at the time of printing and are subject to change without notice. Lenders Mortgage Insurance (LMI) is only required if the loan exceeds 80% of the property value or 85% for Education Package Home Loan holders where approval conditions are met. LMI protects the lender. Loans of up to 95% Loan to Value Ratio (LVR) can be approved, subject to meeting LMI approval conditions and may be extended to 98%, inclusive of LMI fee capitalisation, for First Home Buyers who are or have been employed in the education sector and their immediate families. 1. Comparison Rate calculated on a secured loan amount of \$150,000 for a term of 25 years. 2. Comparison Rate calculated on a secured loan amount of \$30,000 for a term of 5 years. 3. Comparison Rate calculated on a secured loan amount of \$10,000 for a term of 3 years. 4. Comparison Rate calculated on an unsecured loan amount of \$10,000 for a term of 3 years. 5. WARNING: This Comparison Rate is true only for the example given and may not include all fees and charges. Different terms, fees and other loan amounts might result in a different Comparison Rate. Fees and charges apply. Terms and Conditions are available on request. 6. Rates are indicative only. Fixed rates are fixed at the date of funding. 7. Promotional interest rates available for new lending for car loan applications received between 1 July 2016 - 30 June 2017 and funded by 28 July 2017. To qualify for the discounted car loan rate you must arrange to credit a minimum of \$250 per fortnight to your Victoria Teachers Mutual Bank Everyday Account. 8. Rates are indicative only. Fixed Rates are fixed at the date of funding or may be fixed at the date of application by paying a fixed rate lock fee. Conditions apply. Victoria Teachers Limited, ABN 44 087 651 769, AFSL/Australian Credit Licence Number 240 960. VTAD1257 010517*

## Car Loan Promotion Fixed<sup>7</sup>

New Car		
	Interest Rate (p.a.) <sup>6</sup>	Comparison Rate (p.a.) <sup>5</sup>
<b>1 Year</b>	5.79%	7.79% <sup>2</sup>
<b>2 Years</b>	5.79%	6.96% <sup>2</sup>
<b>3 Years</b>	5.79%	6.38% <sup>2</sup>
<b>4 Years</b>	5.79%	6.03% <sup>2</sup>
<b>5 Years</b>	5.79%	5.91% <sup>2</sup>
Used Car		
<b>1 Year</b>	6.79%	8.72% <sup>3</sup>
<b>2 Years</b>	6.79%	7.74% <sup>3</sup>
<b>3 Years</b>	6.79%	7.40% <sup>3</sup>
<b>4 Years</b>	6.79%	7.40% <sup>3</sup>
<b>5 Years</b>	6.79%	7.40% <sup>3</sup>
Green Car		
<b>1 Year</b>	5.29%	7.30% <sup>2</sup>
<b>2 Years</b>	5.29%	6.46% <sup>2</sup>
<b>3 Years</b>	5.29%	5.88% <sup>2</sup>
<b>4 Years</b>	5.29%	5.53% <sup>2</sup>
<b>5 Years</b>	5.29%	5.41% <sup>2</sup>

## Credit Cards

	Purchase Interest Rate (p.a.)	Balance Transfer Interest Rate	Cash Advance Interest Rate
Visa Platinum	9.99%	9.99%	19.99%
Visa Classic	12.94%	12.94%	12.94%

# Terms and Conditions

## Part C: Lending Interest Rates

### Current as at 1 May 2017

The Terms and Conditions for Victoria Teachers Mutual Bank basic deposit products (accounts) and non-cash payment facilities (payment facilities), consist of three sections:

- Part A: Product Information.
- Part B: Fees and Charges.
- Part C: Interest Rates.

If you would like further information about any of our products and services or fees and charges, please call one of our Member Service Consultants on **1300 654 822** or visit **victeach.com.au**.

The Terms and Conditions brochures provide information about our accounts and payment facilities to help you make an informed decision when considering applying for them. You should read the Terms and Conditions carefully before applying. Terms and Conditions for loan accounts are available upon request.

# Terms and Conditions Part C: Lending Interest Rates

## Home Loans

### Variable - Owner Occupied

	LVR ≤ 80%			LVR >80%		
	Interest Rate (p.a.)	Comparison Rate (p.a.) <sup>1,5</sup>	First Home Buyer Comparison Rate (p.a.) <sup>1,5</sup>	Interest Rate (p.a.)	Comparison Rate (p.a.) <sup>1,5</sup>	First Home Buyer Comparison Rate (p.a.) <sup>1,5</sup>
<b>Education Package</b>	3.89%	4.21%	4.19%	4.09%	4.41%	4.39%
<b>Complete</b>	3.99%	4.04%	4.00%	4.19%	4.24%	4.20%
<b>Standard</b>	4.69%	4.74%	N/A	4.89%	4.94%	N/A

	Interest Rate (p.a.)	Comparison Rate (p.a.)
<b>Equity Line of Credit</b>	5.14%	N/A

### Fixed - Owner Occupied

Education Package Home Loan			
	Interest Rate (p.a.) <sup>8</sup>	Comparison Rate (p.a.) <sup>1,5</sup>	
		LVR ≤ 80%	LVR > 80%
<b>1 Year Fixed</b>	3.84%	4.21%	4.39%
<b>2 Years Fixed</b>	3.84%	4.20%	4.36%
<b>3 Years Fixed</b>	3.84%	4.20%	4.34%
<b>4 Years Fixed</b>	4.39%	4.38%	4.51%
<b>5 Years Fixed</b>	4.39%	4.42%	4.53%
Complete Home Loan			
<b>1 Year Fixed</b>	3.94%	4.03%	4.21%
<b>2 Years Fixed</b>	3.94%	4.03%	4.19%
<b>3 Years Fixed</b>	3.94%	4.02%	4.17%
<b>4 Years Fixed</b>	4.49%	4.21%	4.34%
<b>5 Years Fixed</b>	4.49%	4.24%	4.36%
Standard Home Loan			
<b>1 Year Fixed</b>	3.94%	4.67%	4.85%
<b>2 Years Fixed</b>	3.94%	4.60%	4.76%
<b>3 Years Fixed</b>	3.94%	4.54%	4.68%
<b>4 Years Fixed</b>	4.49%	4.67%	4.80%
<b>5 Years Fixed</b>	4.49%	4.65%	4.77%

### Variable - Investment

	LVR ≤ 80%			LVR > 80%		
	Interest Rate (p.a.)	Comparison Rate (p.a.) <sup>1,5</sup>	First Home Buyer Comparison Rate (p.a.) <sup>1,5</sup>	Interest Rate (p.a.)	Comparison Rate (p.a.) <sup>1,5</sup>	First Home Buyer Comparison Rate (p.a.) <sup>1,5</sup>
<b>Education Package</b>	4.29%	4.61%	4.59%	4.49%	4.80%	4.78%
<b>Complete</b>	4.39%	4.44%	4.40%	4.59%	4.64%	4.60%
<b>Standard</b>	5.09%	5.14%	N/A	5.29%	5.34%	N/A

	Interest Rate (p.a.)	Comparison Rate (p.a.) <sup>1,5</sup>
<b>Equity Line of Credit</b>	5.19%	N/A
<b>Self Managed Super Fund</b>	5.44%	5.67%

### Fixed - Investment

Education Package Home Loan			
	Interest Rate (p.a.) <sup>8</sup>	Comparison Rate (p.a.) <sup>1,5</sup>	
		LVR ≤ 80%	LVR > 80%
<b>1 Year Fixed</b>	4.14%	4.59%	4.77%
<b>2 Years Fixed</b>	4.14%	4.58%	4.74%
<b>3 Years Fixed</b>	4.14%	4.57%	4.71%
<b>4 Years Fixed</b>	4.69%	4.74%	4.87%
<b>5 Years Fixed</b>	4.69%	4.77%	4.88%
Complete Home Loan			
<b>1 Year Fixed</b>	4.24%	4.42%	4.60%
<b>2 Years Fixed</b>	4.24%	4.41%	4.57%
<b>3 Years Fixed</b>	4.24%	4.40%	4.54%
<b>4 Years Fixed</b>	4.79%	4.57%	4.71%
<b>5 Years Fixed</b>	4.79%	4.60%	4.72%
Standard Home Loan			
<b>1 Year Fixed</b>	4.24%	5.05%	5.23%
<b>2 Years Fixed</b>	4.24%	4.98%	5.14%
<b>3 Years Fixed</b>	4.24%	4.91%	5.05%
<b>4 Years Fixed</b>	4.79%	5.03%	5.16%
<b>5 Years Fixed</b>	4.79%	5.01%	5.13%

Note: \$50,000 minimum loan amount for fixed rates and \$50,000 minimum loan increase for existing customers switching from a loan funded prior to 1 December 2015.

# Terms and Conditions

## Part C: Deposit Interest Rates

The Terms and Conditions for Victoria Teachers Mutual Bank basic deposit products (accounts) and non-cash payment facilities (payment facilities), consist of three sections:

- Part A: Product Information.
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Current as at 1 May 2017

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Victoria Teachers Limited, ABN 44 087 651 769  
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VTAD1257 010517

# Terms and Conditions Part C: Deposit Interest Rates

## Transaction and Savings Accounts

Account	Interest Rate (p.a.)
<b>Everyday and Budget Accounts (S1, S2)</b>	
\$0 - \$14,999	0.05%
\$15,000 - \$29,999	0.05%
\$30,000 and over	0.05%
<b>Pension Account (S9)</b>	
Interest is calculated on the portion of the balance which falls within each tier at the applicable rate.	
For part of the balance \$0 - \$48,599	1.50%
For part of the balance \$48,600 - \$149,999	2.50%
For part of the balance \$150,000 and over	2.50%
<b>First Saver (S19)</b>	
\$0 - \$1,999	1.00%
\$2,000 and over	2.20%
<b>First Home Bonus Saver (S21)</b>	
Bonus interest	2.40% <sup>1</sup>
Base rate	0.05%
<b>Bonus Saver (S98)</b>	
\$0 - \$149,999	2.25% <sup>1</sup>
\$150,000 and over	2.05% <sup>1</sup>
Base rate	0.05%
<b>Online Saver (S99)</b>	
\$0 - \$1,999	0.05%
\$2,000 - \$149,999	1.75%
\$150,000 and over	1.65%
<b>Cash Management (S10)</b>	
\$0 - \$4,999	0.25%
\$5,000 - \$19,999	0.90%
\$20,000 - \$49,999	1.40%
\$50,000 - \$99,999	1.65%
\$100,000 and over	1.65%
<b>First Access Account (S18)</b>	1.00%
<b>Christmas Club (S3)</b>	1.00%

## Term Deposits<sup>2</sup>

Term Interest Rate (p.a.)	\$500 - \$19,999	\$20,000 - \$49,999	\$50,000 - \$99,999	\$100,000 and over
<b>30 Days (I18)</b>	1.60%	1.60%	1.60%	1.60%
<b>60 Days (I17)</b>	1.60%	1.60%	1.60%	1.60%
<b>90 Days (I16)</b>	2.35%	2.35%	2.50%	2.50%
<b>120 Days (I7)</b>	2.35%	2.35%	2.50%	2.50%
<b>180 Days (I15)</b>	2.40%	2.40%	2.55%	2.55%
<b>270 Days (I1)</b>	2.40%	2.40%	2.55%	2.55%
<b>1 Year (I12)</b>	2.65%	2.65%	2.75%	2.75%
<b>2 Years (I24)</b>	2.85%	2.85%	2.95%	2.95%
<b>3 Years (I36)</b>	2.85%	2.85%	2.95%	2.95%
<b>4 Years (I48)</b>	2.85%	2.85%	2.95%	2.95%
<b>5 Years (I60)</b>	2.90%	2.90%	3.00%	3.00%
<b>1 Year Regular Income (I3) \$5,000 and over - 2.75%</b>				

Interest rates effective 1 May 2017. Interest is calculated daily. Interest rates are per annum, current at the time of printing and are subject to change without notice. 1. Bonus interest additional to the base rate applies if conditions are met. 2. Subject to our Terms and Conditions, an interest rate reduction applies on early withdrawals. These rates are for retail customers only and limits may apply.