



## The "First Home Owner Loan" package that gives you more

We are pleased to be able to assist our members who are ready to purchase their first home with the recent launch of our "First Home Owner Loan" package:

- A low interest rate to help you through the first 12 months of your loan.
- \$0 application fee.
- \$5,000 pre-approved VISA Line of Credit Facility.
- FREE Redraw
- FREE Loan Protection Insurance up to \$120,000 in the event of death of the eligible primary member. ^

# 6.99%pa

For the first 12 months\*

# 7.01%pa

Comparison Rate\*\*



Don't delay, contact your Credit Union Loans Officer today on 02 4350 5224

\* Interest rate fixed for the first 12 months then reverts to our standard variable loan rate. Terms and conditions, fees and charges and approval criteria apply. ^ Loan Death Insurance for primary borrower and subject to eligibility. \*\* This comparison rate is based on a \$150,000 loan over a term of 25 years based on monthly repayments. WARNING: This comparison rate applies only to the examples provided. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees are not included in the comparison rate but may influence the cost of the loan.