

Current as at 3 March 2018

CAR AND PERSONAL LOANS					
	Rate Type	Establishment Fee	Monthly Fee	Interest Rate p.a.	Comparison Rate p.a.
Low Rate Loan	Fixed	\$175	\$5	7.99%	8.62%
Low Rate Car Loan Special Offer ¹	Fixed	\$175	\$0	5.69%	5.97%
No Fee Loan	Fixed	\$0	\$0	8.89%	8.89%
Flexi Loan	Fixed	\$175	\$0	13.50%	13.76%
Flexi Loan	Variable	\$175	\$0	13.45%	13.71%

Pinnacle +plus package ² – discount rates					
	Rate Type	Establishment Fee	Monthly Fee	Interest Rate p.a.	Comparison Rate p.a.
Low Rate Loan	Fixed	\$0	\$5	7.49%	7.74%
No Fee Loan	Fixed	\$0	\$0	8.39%	8.39%
Flexi Loan	Fixed	\$0	\$0	13.00%	13.00%

Environmental Rates ³ – discount rates					
	Rate Type	Establishment Fee	Monthly Fee	Interest Rate p.a.	Comparison Rate p.a.
Low Rate Loan	Fixed	\$175	\$5	7.74%	8.37%
No Fee Loan	Fixed	\$0	\$0	8.64%	8.64%
Flexi Loan	Fixed	\$175	\$0	13.25%	13.51%

LINES OF CREDIT					
	Rate Type	Establishment Fee	Monthly Fee	Interest Rate p.a.	Comparison Rate p.a.
Unsecured Line of Credit	Variable	\$175	\$0	13.99%	N/A
Wealth Accumulation Account	Variable	\$175	\$0	10.75%	N/A

VISA CREDIT CARD							
	Rate Type	Annual Fee	Monthly Fee	Purchase Rate p.a.	Cash Advance Rate p.a.	Balance Transfer Rate p.a.	Introductory Purchase Rate p.a.
Low Rate Credit Card	Variable	\$49	\$0	12.49%	19.99%	0% for 12 months ⁴ or 4.99% for 6 months	N/A

¹ Low Rate Car Loan Special Offer is available for a limited time only to new loans with a minimum balance of \$25,000 and where the loan amount does not exceed the purchase price of the car. Other eligibility criteria, terms and conditions apply.

² Pinnacle +plus package discounts are available to customers with combined balances of \$200,000 or more in eligible loans and deposits. Other eligibility criteria, terms and conditions apply.

³ Environmental Rate discounts are available to customers if greater than 50% of the loan amount is for an approved environmental purpose. Eligibility criteria, terms and conditions apply.

⁴ Special offer only available on balance transfers completed within a month of funding, for a limited time.

Terms, conditions, fees and charges, and lending criteria apply to all loans, lines of credit and credit cards. Full details are available at the time of application or by contacting us. All loans are provided by Community CPS Australia Ltd trading as Beyond Bank Australia ABN 15 087 651 143 AFSL/Australian Credit Licence 237 856 (Beyond Bank Australia).

Interest rates are subject to change without notice. Comparison rates are for unsecured loans unless otherwise indicated and are based on a loan of \$30,000 with monthly repayments over a term of 5 years. **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.