



Variable Rate p.a.\*

3.94%

Comparison Rate p.a.\*

3.98%



## Goldfields Money Home Loans

Looking to purchase your first home? Want to refinance or consolidate debt? Whether you are looking to buy, build or simply refinance your loan, Goldfields Money is here to help. We know that this process can be confusing, frustrating and often difficult to navigate, but we can structure your loan to suit your needs and when your circumstances change, you can change the way your loan works too.

Our loans process is quick and efficient; no unnecessary waiting time for approval and settlement. If you are still looking for your property, pre-approval is available (conditions apply). Goldfields Money welcomes First Home Buyers! Let us help you to lodge your application.

Speak with one of our friendly staff today about how we can help tailor a home loan solution for you!

### Home Loan Interest Rates New Customers

\*Rates updated on 2 January 2018

	Owner Occupier Loans		Investor Loans	
	LVR 95% or less <sup>1</sup>		LVR 90% or less <sup>1</sup>	
	Annual Rate (%pa)	Comparison Rate (%pa)	Annual Rate (%pa)	Comparison Rate (%pa)
<b>Variable Rate Loans <sup>3</sup></b>				
Special Rate – LVR 80% or less	3.94%	3.98%	4.49%	4.53%
Special Rate – LVR more than 80%	4.19%	4.23%	4.59%	4.63%
Standard Variable Rate Home Loan	4.49%	4.53%	4.89%	4.93%
<b>Fixed Rate Loans <sup>2,3</sup></b>				
1 Year	4.14%	4.50%	4.39%	4.89%
2 Years	4.14%	4.47%	4.59%	4.88%
3 Years	4.47%	4.53%	4.79%	4.91%
4 Years	4.54%	4.55%	5.19%	5.04%
5 Years	4.64%	4.60%	5.34%	5.13%

1. Loans > 80% LVR require Lenders Mortgage Insurance  
 2. Reverts to Standard Variable Rate Home Loan rate at end of fixed period  
 3. Contact Goldfields Money for rates on loans greater than 90% LVR

WARNING: Home loan comparison rates are based on a loan of \$150,000 over a term of 25 years, based on monthly repayments

# Interest Rate Schedule

## Business Loan Interest Rates

Business Loans	Annual Rate (%pa)
Business Loan - residential property secured	4.89%
Business Loan - commercial property secured	5.99%
SMSF Business Property Loan	Contact us for rates

## Personal and Car Loan Interest Rates

Car Loans	Annual Rate (%pa)	Comparison Rate (%pa)
Car Loans - up to 2 years old	5.99%	6.62%
Car Loans - 2 to 5 years old	7.49%	8.13%
Personal Loans	Annual Rate (%pa)	Comparison Rate (%pa)
Personal Loans - Mortgage Secured	5.50%	6.13%
Personal Loans - Other security	10.30%	10.96%
Personal Loans - Unsecured	12.99%	13.66%

WARNING: The comparison rate for Goldfields Money personal loans and car loans is calculated on a loan amount of \$30,000 over a term of 5 years based on monthly repayments. These comparison rates are accurate only for the examples given, when monthly repayments are made. Different terms, fees or other loan amounts might result in a different comparison rate.

## Business Account Interest Rates

Product	Tier	Rate (%pa)	Interest Calculated	Interest Credited
Business Access Account (S2)	\$50,000+	0.10%	Daily balance	Annually Last day of month
	\$10,000 - \$49,999	0.05%		
	\$0 - \$9,999	0.01%		
Business Gold Account (S30)	\$500,000+	1.50%	Daily balance	Last day of month
	\$100,000 - \$499,999	0.50%		
	\$25,000 - \$99,999	0.25%		
	\$4,000 - \$24,999	0.10%		



We've been looking after Western Australians for over 35 years!



# Interest Rate Schedule

## Everyday and Savings Interest Rates

Product	Tier	Rate (%pa)	Interest Calculated	Interest Credited
General Savings Account (S1)	\$25,000+	0.05%	Daily balance	Annually Last day of month
	\$10,000 - \$24,999	0.04%		
	\$5,000 - \$9,999	0.02%		
	\$0 - \$4,999	0.01%		
Cash Management Account (S3)	\$500,000+	1.50%	Daily balance	Last day of month
	\$100,000 - \$499,999	0.50%		
	\$25,000 - \$99,999	0.25%		
	\$4,000 - \$24,999	0.10%		
Pension Saving Account (S7)	\$48,000+	3.25%	Daily balance	Annually Last day of month
	\$2,000 - \$47,999	1.75%		
	\$0 - \$1,999	0.01%		
Community Access Account (S9)	\$10,000+	0.02%	Daily balance	Annually Last day of month
	\$0,000 - \$9,999	0.01%		
Mortgage Breaker Account (S16)	100% of deposit offset against the balance of the mortgage		Daily balance	N/A

## Fixed Term Deposit Special Rates for 12 Month Terms

Term	\$5,000+
12 Months	2.65% pa

## Regular Income Fixed Term Deposit Interest Rates

Term	\$5,000+	Interest Paid
12 Months	2.55% pa	Quarterly
24 Months	2.65% pa	Quarterly

## Fixed Term Deposit Interest Rates

Term Period	\$5,000+
1 Month	2.00% pa
2 Months	2.10% pa
3 Months	2.40% pa
4 Months	2.40% pa
5 Months	2.40% pa
6 Months	2.50% pa
9 Months	2.50% pa
12 Months	2.65% pa
24 Months	2.75% pa

Interest on maturity, rate fixed for term of deposit.

Contact Goldfields Money for competitive rates on other terms.