

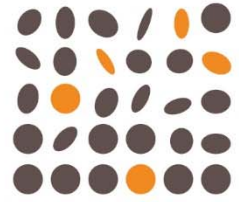
# Looking for a home loan?

Variable Rate p.a.\*

3.89%

Comparison Rate p.a.\*

3.90%



goldfields  
MONEY

## 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

	OWNER OCCUPIER LOANS		INVESTOR LOANS	
	LVR 90% or less <sup>1 2</sup>		LVR 90% or less <sup>1</sup>	
VARIABLE RATE LOANS	Annual Percentage Rate (%pa)	Comparison Rate (%pa)	Annual Percentage Rate (%pa)	Comparison Rate (%pa)
Special Rate Home Loan	3.89%	3.90%	4.34%	4.35%
Discounted Home Loan	4.09%	4.10%	4.54%	4.55%
Standard Home Loan	4.75%	4.76%	4.95%	4.96%
FIXED RATE HOME LOANS <sup>3</sup>	Annual Percentage Rate (%pa)	Comparison Rate (%pa)	Annual Percentage Rate (%pa)	Comparison Rate (%pa)
1 Year	3.99%	4.09%	4.34%	4.53%
2 Years	3.99%	4.08%	4.34%	4.51%
3 Years	3.99%	4.07%	4.34%	4.49%
4 Years	4.39%	4.20%	4.74%	4.62%
5 Years	4.49%	4.26%	4.89%	4.69%

<sup>1</sup> Loans > 80% LVR require Lenders Mortgage Insurance

<sup>2</sup> Contact Goldfields Money for rates on loans greater than 90% LVR

<sup>3</sup> Reverts to Variable Discounted Home Loan Rate at end of fixed period

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



## BUSINESS LOAN INTEREST RATES

BUSINESS LOANS	Annual Percentage Rate (%pa)
Business Loan - residential property secured	4.75%
Business Loan - commercial property secured	5.99%
SMSF Business Property Loan	Contact us today for rates

**GOOD AS GOLD**  
Authorised deposit taking institution

## PERSONAL & CAR LOAN INTEREST RATES

PERSONAL & CAR LOANS	Annual Percentage Rate (%pa)	Comparison Rate (%pa)
Car Loans - up to 2 years old	5.99%	6.62%
Car Loans - 2 to 5 years	7.49%	8.13%
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	Interest Rates	Interest Calculated	Interest Credited
Business Access Account (S2)	\$50,000+	0.10% pa	Daily balance	Annually, last day of month
	\$10,000 - \$49,999	0.05% pa		
	\$0 - \$9,999	0.01% pa		
Business Gold Account (S30)	\$500,000+	1.50% pa	Daily balance	Last day of every month
	\$100,000 - \$499,999	0.50% pa		
	\$25,000 - \$99,999	0.25% pa		
	\$4,000 - \$24,999	0.10% pa		

# EVERYDAY & SAVINGS INTEREST RATES

PRODUCT	Tier	Interest Rates	Interest Calculated	Interest Credited
General Savings Account (S1)	\$25,000+	0.05% pa	Daily balance	Annually, last day of month
	\$10,000 - \$24,999	0.04% pa		
	\$5,000 - \$9,999	0.02% pa		
	\$0 - \$4,999	0.01% pa		
Cash Management Account (S3)	\$500,000+	1.50% pa	Daily balance	Last day of every month
	\$100,000 - \$499,999	0.50% pa		
	\$25,000 - \$99,999	0.25% pa		
	\$4,000 - \$24,999	0.10% pa		
Advantage Access Account (S4)	\$1,000+	0.10% pa	Daily Balance	Last day of every month
Redipay Access Account (S5)	\$500+	0.05% pa	Daily balance	Annually, last day of month
	\$0 - \$499	0.01% pa		
Christmas Club Account (S6)	\$1,000+	0.05%pa	Daily balance	Annually, last day of month
	\$0 - \$999	0.01%pa		
Pension Saving Account (S7)	\$48,000+	3.25% pa	Daily balance	Last day of every month
	\$2,000 - \$47,999	1.75% pa		
	\$0 - \$1,999	0.01% pa		
Young Achiever Account (S8)	\$10,000+	0.05% pa	Daily balance	Annually, last day of month
	\$2,000 - \$9,999	0.02% pa		
	\$0 - \$1,999	0.01% pa		
Community Access Account (S9)	\$10,000+	0.02% pa	Daily balance	Annually, last day of month
	\$0 - \$9,999	0.01% pa		
Teen Access Account (S10)	\$10,000+	0.05% pa	Daily balance	Annually, last day of month
	\$2,000 - \$9,999	0.04% pa		
	\$0 - \$1,999	0.01% pa		
Mortgage Breaker Account (S16)	100% of deposit offset against the balance of the mortgage	N/A	Daily Balance	N/A

## FIXED TERM DEPOSIT SPECIAL RATES

TERM	\$5,000 - \$24,999	\$25,000+
5 months	2.75% pa	2.95% pa



## FIXED TERM DEPOSIT INTEREST RATES

TERM	\$5,000 - \$24,999	\$25,000+
1 month	1.00% pa	2.00% pa
2 months	2.00% pa	2.10% pa
3 months	2.55% pa	2.85% pa
4 months	2.50% pa	2.90% pa
5 months	2.75% pa	2.95% pa
6 months	2.60% pa	2.85% pa
9 months	2.75% pa	2.75% pa
12 months	2.75% pa	2.75% pa
24 months	2.75% pa	2.75% pa

Interest on maturity, rate fixed for term of deposit.

Contact Goldfields Money for competitive rates on other terms



## REGULAR INCOME FIXED TERM DEPOSIT INTEREST RATES

TERM	\$5,000 - \$24,999	\$25,000+	Interest paid
12 months	2.25% pa	2.50% pa	Quarterly
24 months	2.25% pa	2.50% pa	Quarterly

Interest on maturity, rate fixed for term of deposit.

# Local banking made easy.

For more information email  
[lending@goldfieldsmoney.com.au](mailto:lending@goldfieldsmoney.com.au)  
or contact us today TOLL FREE on

# 1300 GO 4 GOLD

[www.goldfieldsmoney.com.au](http://www.goldfieldsmoney.com.au)  
Perth · Kalgoorlie · Esperance