

Effective 3 October 2012

Home Loan Interest Rates		
	Annual Percentage Rate (%pa)	Comparison Rate (%pa)
Standard Variable Rate Home Loan		
<\$250,000	6.45%	6.49%
\$250,000 to \$500,000	6.15%	6.19%
>\$500,000	6.05%	6.09%
Interest Only Home Loan		
<\$250,000	6.65%	6.68%
\$250,000 to \$500,000	6.35%	6.38%
>\$500,000	6.25%	6.28%
Mortgage Breaker Home Loan		
<\$250,000	6.70%	6.74%
\$250,000 to \$500,000	6.40%	6.44%
>\$500,000	6.30%	6.34%
Fixed Rate Home Loans		
1 Year	5.64%	6.40%
2 Years	5.64%	6.33%
3 Years	5.64%	6.26%
4 Years	6.24%	6.41%
5 Years	6.29%	6.42%
Line of Credit Loan	Contact Goldfields Money for rates	

WARNING: The comparison rate for Goldfields Money home loans for properties is calculated on a loan amount of \$150,000 over a term of 25 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. All home loans are secured by first mortgage over property.

Business Loan Interest Rates (commencing from)		
	Annual Percentage Rate (%pa)	Comparison Rate (%pa)
Business Loan	8.81%	8.86%

WARNING: The comparison rate for Goldfields Money Business Loans is calculated on a loan amount of \$150,000 over a term of 18 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. All Business Loans are secured by first mortgage over residential or commercial property.

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Personal & Car Loan Interest Rates (commencing from)		
	Annual Percentage Rate (%pa)	Comparison Rate (%pa)
Personal Loans - Mortgage Secured	7.83%	8.32%
Personal Loans - Other security	12.83%	13.35%
Personal Loans - Unsecured	14.43%	n/a
Car Loans - up to 1 year old	10.33%	10.84%
Car Loans - 1 to 5 years	12.33%	12.85%

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.

Credit Card Interest Rates	
	Annual Percentage Rate (%pa)
MyCard Mastercard	On application

Everyday & Savings Interest Rates				
	Tier	Interest Rates	Interest Calculated	Interest Credited
General Savings Account (S1)	\$25,000+ \$10,000 - \$24,999 \$5,000 - \$9,999 \$0 - \$4,999	0.05% pa 0.04% pa 0.02% pa 0.01% pa	Daily balance	Annually, last day of month
Cash Management Account (S3)	\$500,000+ \$100,000 - \$499,999 \$25,000 - \$99,999 \$4,000 - \$24,999	3.25% pa 2.25% pa 0.75% pa 0.10% pa	Daily balance	Last day of every month
Advantage Access Account (S4)	\$1,000+	0.10% pa	Daily Balance	Last day of every month
Redipay Access Account (S5)	\$500+ \$0 - \$499	0.05% pa 0.01% pa	Daily balance	Annually, last day of month
Christmas Club Account (S6)	\$1,000+ \$0 - \$999	0.05%pa 0.01%pa	Daily balance	Annually, last day of month
Pension Saving Account (S7)	\$41,000+ \$2,000 - \$40,999 \$0 - \$1,999	4.50% pa 3.00% pa 0.01% pa	Daily balance	Last day of every month
Young Achiever Account (S8)	\$10,000+ \$2,000 - \$9,999 \$0 - \$1,999	0.05% pa 0.02% pa 0.01% pa	Daily balance	Annually, last day of month
Community Access Account (S9)	\$10,000+ \$0 - \$9,999	0.02% pa 0.01% pa	Daily balance	Annually, last day of month
Teen Access Account (S10)	\$10,000+ \$2,000 - \$9,999 \$0 - \$1,999	0.05% pa 0.04% pa 0.01% pa	Daily balance	Annually, last day of month
Mortgage Breaker Account (S16)	100% of deposit offset against the balance of the mortgage (L16)	N/A	Daily Balance	N/A

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Business Account Interest Rates				
	Tier	Interest Rates	Interest Calculated	Interest Credited
Business Access Account (S2)	\$50,000+ \$10,000 - \$49,999 \$0 - \$9,999	0.10% pa 0.05% pa 0.01% pa	Daily balance	Annually, last day of month
Business Gold Account (S30)	\$500,000+ \$100,000 - \$499,999 \$25,000 - \$99,999 \$4,000 - \$24,999	3.25% pa 2.25% pa 0.75% pa 0.10% pa	Daily balance	Last day of every month

Fixed Term Deposit Special Rates	
Term	\$25,000+
3 months	4.50% pa
Term	\$25,000+
6 months	4.50%pa

Fixed Term Deposit Interest Rates		
Term	\$5,000 - \$24,999	\$25,000+
1 month	1.00% pa	2.50% pa
3 months	3.50% pa	4.50% pa
6 months	3.50% pa	4.50% pa
9 months	3.50% pa	4.00% pa
12 months	4.00% pa	4.50% pa

Contact Goldfields Money for rates on other terms

Interest on maturity, rate fixed for term of deposit.

Regular Income Fixed Term Deposit Interest Rates			
Term	\$5,000 - \$24,999	\$25,000+	Interest paid
12 months	3.75% pa	4.25% pa	Quarterly

Interest credited to savings or paid by cheque. Rate fixed for term of deposit.