



Goldfields Money Limited

Banking on Better Service

www.goldfieldsmoney.com.au

ABN 63 087 651 849 | AFSL/ACL 246884

Effective 16 August 2013

Home Loan Interest Rates - New Customers		
	Annual Percentage Rate (%pa)	Comparison Rate (%pa)
Home Loans - LVR 80% or less		
Standard Variable Rate Home Loan	5.82%	5.86%
Discounted Variable Rate Home Loan	5.42%	5.46%
Special Variable Rate Home Loan	5.25%	5.29%
Home Loans - LVR > 80%		
Standard Variable Rate Home Loan	5.92%	5.96%
Discounted Variable Rate Home Loan	5.52%	5.56%
Special Variable Rate Home Loan	5.35%	5.39%
Fixed Rate Home Loans		
1 Year	5.09%	5.25%
2 Years	4.99%	5.22%
3 Years	4.99%	5.20%
4 Years	5.49%	5.36%
5 Years	5.49%	5.38%
SMSF Investment Property Variable Rate Loan	6.02%	6.13%
SMSF Investment Property Fixed Rate Loans		
1 Year	5.69%	5.92%
2 Years	5.59%	5.89%
3 Years	5.59%	5.87%
4 Years	6.09%	6.03%
5 Years	6.09%	6.05%

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	6.40%	6.52%
SMSF Business Property Loan	Contact Goldfields Money for rates	

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	7.20%	7.83%
Personal Loans - Other security	11.45%	12.11%
Personal Loans - Unsecured	14.05%	n/a
Car Loans - up to 1 year old	8.95%	9.60%
Car Loans - 1 to 5 years	10.95%	11.61%

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+	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+	2.50% pa	Daily balance	Last day of every month
	\$100,000 - \$499,999	1.50% pa		
	\$25,000 - \$99,999	0.50% 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)	\$45,400+	4.00% pa	Daily balance	Last day of every month
	\$2,000 - \$45,399	2.50% 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 (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+	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+	2.50% pa	Daily balance	Last day of every month
	\$100,000 - \$499,999	1.50% pa		
	\$25,000 - \$99,999	0.50% pa		
	\$4,000 - \$24,999	0.10% pa		

Fixed Term Deposit Special Rates	
Term	\$25,000+
6 months	3.75% pa

Fixed Term Deposit Interest Rates		
Term	\$5,000 - \$24,999	\$25,000+
1 month	0.50% pa	2.00% pa
3 months	2.75% pa	3.75% pa
6 months	2.75% pa	3.75% pa
9 months	2.75% pa	3.25% pa
12 months	3.25% pa	3.75% pa
24 months	3.25% pa	3.75% pa

Contact Goldfields Money for competitive 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	3.00% pa	3.50% pa	Quarterly

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