

Effective 17 August 2015

Home Loan Interest Rates - New Customers				
	Owner Occupier Loans		Investor Loans	
	Annual Percentage Rate (%pa)	Comparison Rate (%pa)	Annual Percentage Rate (%pa)	Comparison Rate (%pa)
	LVR 90% or less ^{1 2}		LVR 90% or less ¹	
Variable Rate Loans				
Standard Home Loan	5.17%	5.18%	5.17%	5.18%
Discounted Home Loan	4.77%	4.78%	4.77%	4.78%
Special Rate Home Loan	4.39%	4.40%	4.54%	4.55%
Fixed Rate Home Loans ³				
1 Year	4.39%	4.74%	4.54%	4.75%
2 Years	4.39%	4.71%	4.59%	4.74%
3 Years	4.49%	4.70%	4.59%	4.73%
4 Years	4.69%	4.75%	4.89%	4.82%
5 Years	4.69%	4.74%	4.89%	4.83%

¹ Loans > 80% LVR require Lenders Mortgage Insurance

² Contact Goldfields Money for rates on loans greater than 90% LVR

³ Reverts to Variable Discounted Home Loan Rate at end of fixed period

SMSF Residential Investment Property Interest Rates - New Customers

	Annual Percentage Rate (%pa)	Comparison Rate (%pa)	Annual Percentage Rate (%pa)	Comparison Rate (%pa)
	LVR 60% or less		LVR > 60% to 80%	
Variable Rate SMSF Loans	5.55%	5.66%	5.70%	5.81%
Fixed Rate SMSF Loans ⁴				
1 Year	5.64%	5.67%	5.79%	5.82%
2 Years	5.59%	5.67%	5.74%	5.82%
3 Years	5.64%	5.68%	5.79%	5.84%
4 Years	5.99%	5.82%	6.14%	5.97%
5 Years	6.04%	5.87%	6.19%	6.02%

⁴ Reverts to Variable Rate at end of fixed period

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)
Business Loan - residential property secured	5.30%
Business Loan - commercial property secured	6.50%
SMSF Business Property Loan	Contact Goldfields Money for rates



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Personal & Car Loan Interest Rates (commencing from)		
	Annual Percentage Rate (%pa)	Comparison Rate (%pa)
Car Loans - up to 2 years old	6.50%	7.13%
Car Loans - 2 to 5 years	8.00%	8.64%
Personal Loans - Mortgage Secured	5.85%	6.48%
Personal Loans - Other security	10.80%	11.46%
Personal Loans - Unsecured	13.40%	14.08%

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.

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+	1.75% pa	Daily balance	Last day of every month
	\$100,000 - \$499,999	0.75% 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)	\$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



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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+	1.75% pa	Daily balance	Last day of every month
	\$100,000 - \$499,999	0.75% pa		
	\$25,000 - \$99,999	0.50% pa		
	\$4,000 - \$24,999	0.10% pa		

Fixed Term Deposit Special Rates

Term	\$5,000 - \$24,999	\$25,000+
12 months	3.00% pa	3.00% pa

Fixed Term Deposit Interest Rates

Term	\$5,000 - \$24,999	\$25,000+
1 month	1.15% pa	2.15% pa
2 months	2.10% pa	2.35% pa
3 months	2.55% pa	2.80% pa
4 months	2.55% pa	2.80% pa
5 months	2.55% pa	2.80% pa
6 months	2.60% pa	2.85% pa
9 months	2.90% pa	2.90% pa
12 months	3.00% pa	3.00% pa
24 months	3.00% pa	3.00% 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	2.50% pa	2.75% pa	Quarterly or Monthly
24 months	2.50% pa	2.75% pa	Quarterly or Monthly

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