

Loan rate schedule

New or additional[#] lending rates

Owner occupied ³ Principal and interest only	Interest rate	Comparison rate
Basic Variable Interest Rates		
Basic Owner Occupied Variable	3.29%	3.31%
Mortgage Saver Special	2.59%	2.61%
Mortgage Saver Special 80 – 95% LVR ¹	2.59%	2.61%
Mortgage Saver Special 70-80% ¹	2.34%	2.36%
Mortgage Saver Special <70% ¹	2.19%	2.21%
Standard Variable Interest Rates		
Standard Owner Occupied Variable	4.33%	4.39%
Mortgage Breaker Special	2.79%	2.85%
Mortgage Breaker Special 80 – 95% LVR ¹	2.79%	2.85%
Mortgage Breaker Special 70-80% ¹	2.54%	2.60%
Mortgage Breaker Special <70% ¹	2.39%	2.45%
Fixed Interest Rates²		
1 Year Fixed	1.79%	2.58%
2 Year Fixed	2.49%	2.63%
3 Year Fixed	2.89%	2.72%
5 Year Fixed	3.19%	2.89%
Secured Overdrafts		
Home Loan Overdraft	4.85%	N/A
Green Home Loan[~]		
Green Home Loan Variable Interest Rate	0.79%	0.79%

Residential investment ³ Principal and interest or interest only	Interest rate	Comparison rate
Standard Variable Interest Rates		
Standard Investment Variable	4.79%	4.85%
Mortgage Breaker Investment Special	2.99%	3.05%
Mortgage Breaker Special 80 – 90% LVR ¹	2.99%	3.05%
Mortgage Breaker Special 70 -80% ¹	2.74%	2.80%
Mortgage Breaker Special <70% ¹	2.59%	2.65%
Fixed Interest Rates²		
1 Year Fixed	1.99%	2.96%
2 Year Fixed	2.69%	3.00%
3 Year Fixed	3.09%	3.08%
5 Year Fixed	3.39%	3.21%
Secured Overdrafts		
Residential Investment Overdraft	5.71%	N/A

Customers wishing to switch lending products, fix or refix call 13 1905 or visit your local bank store.

Interest rates on a per annum basis and are current as at 23 January 2022. Interest rates are subject to change at any time. Full terms, conditions, fees, charges and lending criteria apply. Terms and conditions for all products are available from us on application. Interest rates for products no longer offered can be obtained by phoning 13 1905.

[#]Applies to new loans and is not available for refinance of existing RACQ Bank facilities.

¹Available for new RACQ Bank home loan customers only. Existing RACQ Bank home loan customers can switch to Mortgage Saver Owner Occupied Special, Mortgage Breaker Owner Occupied Special or Mortgage Breaker Investor Special with a minimum \$20,000 in additional lending. Maximum loan-to-value ratio of up to 95% can be considered for owner occupied loans inclusive of lender's mortgage insurance. ²For all fixed rate products, interest rate reverts to applicable variable rate at the end of the fixed period. Applicable revert to variable rate for owner occupied fixed rate products is Mortgage Saver Special and for investor fixed rate products is Mortgage Breaker Investor Special. Mortgage Saver Special, Mortgage Breaker Special and Mortgage Breaker Investor Special offers are available until further notice. ³Comparison rate is based on a secured loan amount of \$150,000 with monthly repayments over 25 years.

[~]Green Home Loan is available with existing, refinanced and new RACQ Bank home loans. Conditions apply. Comparison rate is based on a secured loan amount of \$30,000 with monthly repayments over 5 years.

WARNING: These comparison rates are true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Terms, conditions, fees, charges and normal lending criteria apply. Contact us for a copy.

Loans issued by Members Banking Group Limited ABN 83 087 651 054 AFSL/Australian credit licence 241195 trading as RACQ Bank
2649 Logan Rd, Eight Mile Plains QLD 4113 > PO Box 120, Banyo QLD 4014 > 13 1905 > banking@racq.com.au > racq.com/banking

Loan rate schedule

New or additional[#] lending rates

Personal finance	Interest rate	Comparison rate
Special loan rates⁴		
New or Used Car Loan Special ⁵	5.49%	6.16%
Personal Loan Special ⁶	9.34%	9.75%
New or Used Secured Boat Loan Special ⁵	5.49%	6.16%
Unsecured Boat Loan Special ⁶	9.34%	9.75%
Debt Consolidation Loan ⁶	12.50%	12.92%
Standard car loan rates⁵		
Fixed Rate New Car Loan (cars under 2 years old)	6.17%	6.84%
Fixed Rate Used Car Loan (cars over 2 years old)	8.95%	9.64%
Standard personal loan rates		
Personal Loan (including debt consolidation) ⁶	12.70%	13.12%
Visa Account Overdraft	14.70%	NA
Overdraft - unsecured	14.94%	NA
Standard boat loan rates		
Fixed Rate New Boat Loan ⁵	6.17%	6.84%
Fixed Rate Used Boat Loan ⁵	8.95%	9.64%
Boat Loan ⁶	12.70%	13.12%
Visa Account - Including Business Visa Account (Business Visa Account no longer available to new applicants as at 20 June 2021)		Rate
All credit balances		0.01%
For Overdraft Facilities on credit balances. Interest is calculated daily and paid quarterly on a stepped basis. Currently all credit balances are paid the same rate.		

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[#]Applies to new loans and is not available for refinance of existing RACQ Bank facilities.

⁴Car Loan Special, Secured and Unsecured Boat Loan Specials, Personal Loan Special and Debt Consolidation Loan are available for new lending only ⁵Comparison rate is based on a secured loan amount of \$30,000 for a term of 5 years. ⁶Comparison rate is based on an unsecured amount of \$30,000 for a term of 5 years. Personal loan special is not available for loan applications made for debt consolidation purposes. Car Loan Special, Secured and Unsecured Boat Loan Specials, Personal Loan Special and Debt Consolidation Loan offers are available until further notice.

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