

Interest Rates for Non-Featured Products Effective 7 July 2025

Not advertised (available for sale)

Savings and Transactions

Product	Interest Rate
Mortgage Offset Account	No interest earned; 100% of the daily balance is offset against the Mortgage Offset Home Loan balance and interest on the loan is reduced accordingly
Partnership Advantage Offset Account	No interest earned; 100% of the daily balance is offset against the Partnership Advantage Home Loan balance and interest on the loan is reduced accordingly

Overdrafts

Product	Interest Rate	
Temporary Overdraft	All credit balances All debit balances	0.00%p.a. As per credit contract

Discontinued (no longer sold)

If you wish to change your product, please visit regionalaustraliabank.com.au or call us on 132 067.

Savings and Transactions

Product	Interest Rate	
Access Savings	All credit balances	0.00%p.a.
Christmas Club	All credit balances	0.00%p.a.
Youth Account	All credit balances	0.00%p.a.
eFree	All credit balances	0.00%p.a.
Premium Savings Account	Balance less than \$50,000 Balance \$50,000 and over	0.00%p.a. 0.00%p.a.
Target Savings Account	All credit balances	0.00%p.a.

Product	Interest Rate	
Basic Retirement Account	Portion less than \$2,000 Portion \$2,000 to \$48,600 Portion \$48,600 and over	1.25% p.a. 1.25% p.a. 2.50% p.a.
High Rise Account	All credit balances	0.00%p.a.
Direct Debit Account	All credit balances	0.00%p.a.
Basic Access (Holiday Coast Credit Union: Basic Transaction)	All credit balances	0.00%pa.
First Start	All credit balances	0.00%p.a.
Great Day Bonus Saver ¹	All credit balances Bonus Interest ¹	0.00%p.a. 0.25%p.a.
Percentage Plus ²	Balance less than \$4,999.99 Balance \$5,000 to \$49,999.99 Balance \$50,000 to \$199,999.99 Balance \$200,000 and over	0.00%p.a. 0.00%p.a. 0.00%p.a. 0.00%p.a.
MCU Online Savings Account	Base Rate Balance less than \$499.00 Balance \$499.00 to \$49,999.99 Balance \$50,000 and over	0.00% p.a. 0.40% p.a. 0.50% p.a.
	Bonus Interest³ Balance less than \$499.00 Balance \$499.00 to \$49,999.99 Balance \$50,000 and over	0.00% p.a. 2.90% p.a. 2.90% p.a.
MCU Gold Retirement Account	Balance less than \$1,999.99 Balance \$2,000 to \$39,399.99 Balance \$34,000 and over	0.00%p.a. 2.45% p.a. 2.65% p.a.
MCU Salary Packaging Account	All credit balances	0.00%pa
MCU Access Savings	No interest earned; 100% of the daily balance is offset against the Mortgage Offset Home Loan balance and interest on the loan is reduced accordingly	

¹Bonus additional interest payable when conditions met: a minimum \$100 customer-initiated deposit and no withdrawals are made in the calendar month the higher rate of interest is paid on daily balance for that month. If minimum deposit of \$100 is not made and/or a withdrawal was actioned within the calendar month, standard interest rate will apply for that month. Interest from previous month(s) does not contribute towards required minimum monthly deposit.

²Higher rate of interest is paid on the full balance once that tier has been reached.

³Bonus additional interest payable when conditions met: a minimum \$200 customer deposit per month and make no withdrawals during the month to be eligible for the bonus rate. If both requirements are not met, then rate reverts to current base variable rate.

Overdrafts

Product	Interest Rate	
Convenience Plus	All credit balances All debit balances	0.00%p.a. As per credit contract
Business Access/Overdraft	All credit balances All debit balances	0.00%p.a. As per credit contract
Residential Overdraft	All credit balances All debit balances	0.00%p.a. As per credit contract
MCU Visa Access Overdraft	All credit balances All debit balances	0.35%pa As per credit contract

Discontinued Loans

Product
For current interest rates for home loans, personal loans, and credit cards, please refer to your transaction history in Internet Banking or your latest bank statements. Alternatively, you may refer to your credit contract.

Credit Cards

Product	Interest Rate	
MCU Visa Credit Card	Purchases Cash advances 1 st 6 months on balance transfers	12.99%pa 12.99%pa 6.95%pa
Visa Platinum Rewards Card	Purchases Cash advances	19.99% 19.99%
HCCU Visa Credit Card	Purchases Cash advances	11.95% 11.95%

Personal Loans

Product	Interest Rate	
MCU Personal Loan	Standard Variable Rate	10.99%pa
MCU Personal Loan Secured by Vehicle	Used vehicles 1 to 5 years old Used vehicles over 5 years	8.95%pa 10.70%pa
MCU Student and Apprentice Loan	Standard Variable Rate	12.20%pa

Home Loans

Owner Builder Home Loan

Rate Type	P&I Rate	Comp. Rate ⁴	I/O Rate	Comp. Rate ⁵
Variable Interest Rate - Owner Occupier	8.57%	7.75%	8.82%	7.77%

⁴ Based on \$150k over 25 years with 1 year construction phase, then reverts to the applicable Standard Variable rate

⁵ Based on \$150k over 25 years with 1 year construction phase with interest only payments, then reverts to the applicable Standard Variable rate with principal & interest payments

Partnership Advantage Home Loan (L2)

Variable or Fixed	Borrower	Rate Type	P&I Rate	Comp. Rate ¹	I/O Rate	Comp. Rate ²
Variable	Owner Occupier	All Loans	5.86%	6.22%	6.11%	6.24%
	Investor	All Loans	6.36%	6.71%	6.61%	6.73%
Fixed	Owner Occupier	<i>Revert Rate</i>	<i>1.71% p.a. discount to the Standard Variable Rate (Owner Occupier, P&I)</i>			
		1 year fixed	7.03%	6.78%	7.28%	6.80%
		2 year fixed	7.20%	6.88%	7.45%	6.92%
		3 year fixed	7.33%	6.99%	7.58%	7.05%
		4 year fixed	7.25%	7.04%	7.50%	7.11%
		5 year fixed	7.18%	7.08%	7.43%	7.16%
	Investor	<i>Revert Rate</i>	<i>1.71% p.a. discount to the Standard Variable Rate (Investor, P&I)</i>			
		1 year fixed	7.45%	7.27%	7.70%	7.29%
		2 year fixed	7.71%	7.38%	7.96%	7.42%
		3 year fixed	7.90%	7.51%	8.15%	7.57%
		4 year fixed	7.78%	7.56%	8.03%	7.63%
		5 year fixed	7.68%	7.58%	7.93%	7.66%

¹ Based on \$150k over 25 years

² Based on \$150k over 25 years with 1 year interest only, reverting to the relevant Variable P&I Rate

³ Based on \$150k over 25 years with an initial interest only period equal in length to the specified fixed rate period

Please note: Partnership Advantage variable rates are contracted as a discount to the relevant Standard Variable Rate (owner occupier or investor), discounts are set at the time of the loan funding.

Basic Home Loan(L6)
SPECIAL OFFER – 3 Year discounted basic variable offer

Variable or Fixed	Borrower	Rate Type	P&I Rate	Comp. Rate ¹	Eligibility criteria
Variable	Home Guarantee Scheme Owner Occupier	3 Year introductory variable rate 1.05% discount to Basic Variable Rate	5.64%	6.04% ¹	<ul style="list-style-type: none"> Owner Occupier Only LVR <80% (Home Guarantee Scheme participants excluded from LVR requirement) New borrowings \$100k+ P&I only (no I/O option) No Construction Loans
	LVR <80% Owner Occupier			6.08% ²	

¹ Based on \$150k over 25 years with 3 year introductory discount, reverting to 0.53%p.a. discount to the Basic Variable (owner occupier, P&I rate).

² Based on \$150k over 25 years with 3 year introductory discount, reverting to 0.48%p.a. discount to the Basic Variable (owner occupier, P&I rate).

Basic Home Loan (L6)

Borrower	Rate Type	P&I Rate	Comp. Rate ¹	I/O Rate	Comp. Rate ²
Owner Occupier	Basic Variable*	6.69%	6.72%	6.94%	6.74%
Investor	Basic Variable*	7.09%	7.12%	7.34%	7.14%

¹ Based on \$150k over 25 years

² Based on \$150k over 25 years with 1 year interest only period, reverting to the relevant Variable P&I Rate. For discontinued offers, please refer to the Non-Featured Products sheet.

*Relates to loans written after 03/09/18. Refer to the Non-Featured Products sheet for loans written before 03/09/18

Basic Home Loan (L6)

Product	Principal & Interest Rate
Basic Variable - Owner Occupier (For applications prior to 03/09/18)	6.69%p.a.
Basic Variable – Investor (For applications from 01/12/2017 to 03/09/18)	7.52%p.a.
Basic Variable - Investor (For applications prior to 01/12/2017)	7.27%p.a.

Variable or Fixed	Borrower	Rate Type	P&I Rate	Comp. Rate ¹	I/O Rate	Comp. Rate ²
Variable	Home Guarantee Scheme Owner Occupier	Discounted Basic Variable 0.53% discount to Basic Variable	6.16%	6.19%	6.16%	6.19%
	Owner Occupier	Basic Variable Special Offer 0.48% discount to Basic Variable	6.21%	6.24%	6.46%	6.26%
Fixed	Owner Occupier	Revert Rate	0.48% discount to Basic Variable Rate (Owner Occupier)			
		1 year fixed	7.03%	6.77%	I/O fixed rates are not available	
		2 year fixed	7.20%	6.84%		
		3 year fixed	7.33%	6.92%		
		4 year fixed	7.25%	6.94%		
		5 year fixed	7.18%	6.95%		
	Investor	Fixed rates are not available for Investors in the Basic Home Loan				

¹ Based on \$150k over 25 years

² Based on \$150k over 25 years with 1 year interest only period, reverting to the relevant Variable P&I Rate

Mortgage Offset (L7)

Rate Type	LVR Band ³	P&I Rate	Comp. Rate ¹	I/O Rate	Comp. Rate ²
Owner Occupier	Below 60%	5.79%	5.80%	6.04%	5.82%
	60-70%	5.98%	5.99%	6.23%	6.02%
	70-80%	6.16%	6.17%	6.41%	6.20%
	80-90%	6.33%	6.34%	6.58%	6.37%
	90%+	6.89%	6.92%	7.14%	6.94%
Investor	Below 60%	5.95%	5.96%	6.20%	5.99%
	60-70%	6.31%	6.32%	6.56%	6.35%
	70-80%	6.50%	6.51%	6.75%	6.54%
	80-90%	6.68%	6.69%	6.93%	6.72%
	90%+ (non-standard offering)	7.32%	7.33%	7.57%	7.36%
Credit Risk approval required to offer 90%+ Investment Loans					

¹ Based on \$150k over 25 years

² Based on \$150k over 25 years with 1 year interest only, reverting to the relevant Variable P&I Rate

³"LVR" is calculated by dividing the loan amount by the value of the property (as assessed by Regional Australia Bank). There may be a difference between the purchase price and the value of the property.

Please note: variable rates are contracted as a discount to the relevant Standard Variable P&I Rate (owner occupier or investor), discounts are set at the time of the loan funding

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