



# Lending Rates Schedule

21 May 2025

Yarrowonga 58 Belmore Street Yarrowonga Vic 3730 Phone (03) 5744 3713 Email info@centralmurray.bank

Home loan rates	LVR	Owner occupied	Comparison rate (owner) <sup>2</sup>	Investor rate	Comparison rate (investor) <sup>2</sup>
Standard*	<80%	6.49% p.a.	6.55% p.a.	6.99% p.a.	7.05% p.a.
Standard*	>80%	6.99% p.a.	7.05% p.a.	7.49% p.a.	7.55% p.a.
Loan Offset <sup>^</sup>	<80%	6.49% p.a.	6.55% p.a.	6.99% p.a.	7.05% p.a.
Loan Offset <sup>^</sup>	>80%	6.99% p.a.	7.05% p.a.	7.49% p.a.	7.55% p.a.
Interest Only	<80%	6.99% p.a.	7.05% p.a.	7.49% p.a.	7.55% p.a.
Interest Only	>80%	7.49% p.a.	7.55% p.a.	7.99% p.a.	8.05% p.a.

Fixed Rate Home Loan	LVR	Owner Occupied	Comparison Rate (Owner) <sup>2</sup>	Investor Rate	Comparison Rate (Investor) <sup>2</sup>
1 Year Fixed <sup>1</sup>	Any	6.99% p.a.	6.60% p.a.	7.49% p.a.	7.20% p.a.
2 Year Fixed <sup>1</sup>	Any	7.39% p.a.	6.73% p.a.	7.74% p.a.	7.27% p.a.
3 Year Fixed <sup>1</sup>	Any	7.49% p.a.	6.84% p.a.	8.24% p.a.	7.42% p.a.

Car Loans	New Car <sup>3</sup>	Comparison Rate (New Car) <sup>4</sup>	Used Car	Comparison Rate (Used Car) <sup>4</sup>
Variable	6.99% p.a.	7.41% p.a.	8.99% p.a.	9.42% p.a.

Personal Loans	Overdraft – Unsecured	Solar	Fully Secured	Partly Secured	Unsecured
Variable	12.99% p.a.	7.50% p.a.	7.50% p.a.	9.95% p.a.	12.50% p.a.
Comparison Rate <sup>4</sup>	n/a	7.92% p.a.	7.92% p.a.	10.38% p.a.	12.87% p.a.

Business/Commercial	
Secured (residential real estate)	Rate available on application
Secured by Commercial/Rural Property	Rate available on application
Secured by Goods Mortgage	Rate available on application
Unsecured	Rate available on application
Overdraft	Rate available on application

# Important Information

Credit eligibility criteria, terms and conditions, fees and charges apply.

For further details, including product-specific features and requirements, please visit [centralmurray.bank](http://centralmurray.bank) or call us on 03 5744 3713.

Interest rates are current as of 21 May 2025 for new lending approved on or after 21 May 2025 and are subject to change without notice.

\* The standard loan does not include the mortgage offset facility.

^ Loan includes the mortgage offset facility. Must be applied for at the time of loan application.

<sup>1</sup> Fixed-rate loans are for a term of 12, 24, or 36 months, after which they revert to the standard variable loan rate. They are available for new and existing loans. An application fee is applicable. Fixed-rate loans do not allow redraw, offset, or further loan amounts.

<sup>2</sup> **Warning:** The comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees and costs savings such as fee waivers, are not included in the comparison rate but may influence the costs of the loan. The comparison rate displayed is calculated based on a loan amount of \$150,000 over a 25-year term.

<sup>3</sup> Valid for new car lending with a compliance date of 2024/2025 purchased from a new car dealer. Compulsory security interest over the vehicle being purchased. The maximum loan amount must not exceed the invoice price.

<sup>4</sup> **Warning:** The comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as early repayment fees and costs savings such as fee waivers, are not included in the comparison rate but may influence the costs of the loan. The comparison rate displayed is calculated based on a loan amount of \$30,000 over a 5-year term.

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