Lending Rates Schedule

9 October 2026

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

Home loan rates	LVR	Owner occupied	Comparison Rate (Owner)2	Investor rate	Comparison Rate (Investor)2
Local Choice	<60%	6.24% p.a.	6.30% p.a.	Not Applicable	Not Applicable
Local Choice	60-70%	6.34% p.a.	6.40% p.a.	Not Applicable	Not Applicable
Local Choice	70-80%	6.49% p.a.	6.55% p.a.	Not Applicable	Not Applicable
Standard	80%	7.24% p.a.	7.30% p.a.	7.74% p.a.	7.81% p.a.
Standard	>80%	7.74% p.a.	7.81% p.a.	8.24% p.a.	8.31% p.a.
Interest Only	<80%	7.74% p.a.	7.81% p.a.	8.24% p.a.	8.31% p.a.
Interest Only	>80%	8.24% p.a.	8.31% p.a.	8.74% p.a.	8.81% p.a.

Fixed Rate Home Loan	LVR	Owner Occupied	Comparison Rate (Owner)2	Investor Rate	Comparison Rate (Investor)2
1 Year Fixed1	Any	6.74% p.a.	7.25% p.a.	7.24% p.a.	7.75% p.a.
2 Year Fixed1	Any	6.99% p.a.	7.25% p.a.	7.49% p.a.	7.75% p.a.
3 Year Fixed1	Any	7.24% p.a.	7.30% p.a.	7.74% p.a.	7.81% p.a.

Car Loans	New Car 3	Comparison Rate (New Car)4	Used Car	Comparison Rate (Used Car)4
Variable from	7.74% p.a.	8.24% p.a.	9.74% p.a.	10.44% p.a.

Personal Loans	Fully Secured	Partly Secured	Unsecured
Variable	7.74% p.a.	10.49% p.a.	13.24% p.a.
Comparison Rate4	8.42% p.a.	11.19% p.a.	13.96% p.a.

Business/Commercial	
Secured by Property (Residential/Commercial/Rural)	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 or call us on 03 5744 3713.

Interest rates are current as of 9 October 2026 for new lending approved on or after 9 October 2026 and are subject to change without notice.

[1] 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.

[2] **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.

[3] Valid for new car lending with a compliance date of 2025/2026 purchased from a new car dealer. Compulsory security interest over the vehicle being purchased. The maximum loan amount must not exceed the invoice price.

[4] **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.

Central Murray Credit Union Limited Trading as Central Murray Bank

58 Belmore Street, Yarrawonga Vic 3730

tel: 03 5744 3713
fax: 03 5744 1926
email: Info@centralmurray.bank

BSB 803-188 | ABN 69 087 651 812 | AFSL/Australian Credit Licence 239446