

# GO SIXTY PLUS Loan Rate Schedule



As at 3 April 2020

Interest Rate	Comparison Rate	Max. Term	Min. Deposit/ Equity	No Ongoing or Monthly Fees	Offset Account (Max \$20k)	Redraw Available	Additional Repayments	Split Loan Available	Interest Only Option
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## Home Care Services Loan<sup>i</sup>

<b>Variable Special</b>	<b>3.77%pa</b>	3.82%pa <sup>1</sup>	LE*	20%	✓	✓	✓	✓	✓	⊖
<b>Fixed Special 3 Year</b>	<b>3.69%pa</b>	3.80%pa <sup>1</sup>	LE*	20%	✓	✓	⊖	✓	✓	⊖
<b>Purpose</b> Home Loan for members who wish to access equity for reasons including but not limited to: - Home care services; - Home improvements; - New or replacement vehicle; - Medical expenses; or - Lifestyle aspirational needs.					<b>Security Requirement</b> Registered first mortgage over residential property.  <b>Better Offset Account<sup>ii</sup></b> Our Home Care Services Loan includes a Better Offset Account with a Visa Debit Card and unlimited FREE transactions (incl. Visa, Visa payWave, eftpos, BPAY®, rediATM, and Direct Debit) plus no account keeping fees					

## Bridge to Retirement Loan

<b>3.77%pa</b>	3.82%pa <sup>1</sup>	Up to 1 year	25%	✓	⊖	⊖	✓	⊖	✓	
<b>Purpose</b> Transition from residential home to retirement village, enabling members to access funds to pay for their licence to occupy prior to leaving and/or selling their residential home.					<b>Security Requirement</b> Security over the Licence to Occupy (ie. premium payable under termination of Resident's Agreement), and registered first mortgage over residential property.					

## Lifestyle Personal Loan

<b>Personal Loan</b>	<b>5.99%pa</b>	6.26%pa <sup>2</sup>	5 years	N/A	✓	⊖	✓	✓	⊖	⊖
<b>Purpose</b> Personal Finance for members who wish to access equity for reasons including but not limited to: - Home care services; - Home improvements; - New or replacement vehicle; - Medical expenses; or - Lifestyle aspirational needs.					<b>Security Requirement</b> Security over the Licence to Occupy (ie. premium payable under termination of Resident's Agreement)					

**Ready to apply for your loan?**

Call us today on **1300 131 844**, visit your local branch or apply online [policecu.com.au](http://policecu.com.au)

Terms, conditions, fees, charges and lending criteria apply. Full details upon request. Owner occupied only. Information and interest rates are effective from 03/04/2020 and subject to change. Comparison rates are based on <sup>1</sup>secured \$150,000 loan over 25 years and <sup>2</sup>secured \$30,000 over 5 years. WARNING: The comparison rate is 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. <sup>1</sup>Fixed interest period of 3 years applies, reverting to the Discount Variable interest rate current at time of maturity. <sup>2</sup>Maximum \$20,000 balance in the offset account for the life of the loan. \*Loan term is determined on applicant's life expectancy at time of application.