



# GREEN

# Loan

# 6.54% p.a.<sup>1</sup>

Variable interest rate

# 7.59% p.a.\*

Comparison rate

A green loan can be used to finance the cost of eligible environmentally friendly home improvements.



## Features and benefits

- + Make extra repayments with no penalty
- + Redraw payments in advance
- + Minimum loan amount of \$1000
- + Variable loan terms between 1 and 10 years
- + Make weekly, fortnightly or monthly repayments
- + \$249 Application fee and \$10 monthly fee

Take the next step today.

Call us on 1300 13 22 77

1300 13 22 77  
[communityfirst.com.au](https://communityfirst.com.au)



Credit eligibility criteria, terms & conditions, fees & charges apply. <sup>1</sup>Rate for new loans is current as of 04/04/24 and subject to change without notice. \*The comparison rate is based on unsecured loan amount of \$30,000 over a loan term of 5 years. **WARNING:** This 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. Community First Credit Union Ltd ABN 80 087 649 938 Operating as Community First Bank AFSL/Australian credit licence 231204.

# 5 Year Green Loan Monthly Repayments

Effective 4 April 2024

Loan Amount	1 Year	2 years	3 Years	4 Years	5 Years
\$5,000	\$464	\$244	\$171	\$135	\$113
\$6,000	\$550	\$289	\$202	\$159	\$138
\$7,000	\$636	\$334	\$233	\$183	\$152
\$8,000	\$723	\$378	\$263	\$206	\$172
\$9,000	\$809	\$423	\$294	\$230	\$192
\$10,000	\$895	\$467	\$325	\$254	\$211
\$11,000	\$981	\$512	\$355	\$277	\$231
\$12,000	\$1,068	\$556	\$386	\$301	\$250
\$13,000	\$1,154	\$601	\$417	\$325	\$270
\$14,000	\$1,240	\$645	\$447	\$349	\$290
\$15,000	\$1,327	\$690	\$478	\$372	\$309
\$16,000	\$1,413	\$735	\$509	\$396	\$329
\$17,000	\$1,499	\$779	\$539	\$420	\$348
\$18,000	\$1,586	\$824	\$570	\$444	\$368
\$19,000	\$1,672	\$868	\$601	\$468	\$387
\$20,000	\$1,758	\$913	\$621	\$491	\$407

## Important information:

The loan repayment amounts in the table above are based on our current Green Loan interest rate of 6.54%p.a.\* (comparison rate 7.59%p.a\*\*), and are subject to change when our interest rate changes.

All loans are subject to lending guidelines. Terms and conditions, fees and charges apply – details available upon application. \*Rate is current as at 04/04/2024 and subject to change without notice. \*\*Comparison rate calculated on an unsecured loan amount of \$30,000 over 5 years. A comparison rate schedule is available on request. WARNING: This comparison rate applies only to the example given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. Community First Credit Union Ltd ABN 80 087 649 938 AFSL operating as Community First Bank Australian Credit Licence 231204.



# 10 Year Green Loan Monthly Repayments

Effective 4 April 2024

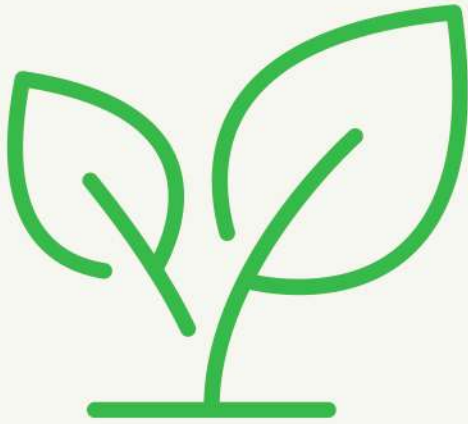
Loan Amount	6 Years	7 years	8 Years	9 Years	10 Years
\$5,000	\$99	\$89	\$81	\$75	\$70
\$10,000	\$183	\$163	\$148	\$136	\$127
\$15,000	\$267	\$237	\$215	\$198	\$184
\$20,000	\$351	\$312	\$282	\$259	\$241
\$25,000	\$435	\$386	\$349	\$320	\$298
\$30,000	\$520	\$460	\$416	\$382	\$355
\$35,000	\$604	\$535	\$483	\$443	\$411
\$40,000	\$688	\$609	\$550	\$505	\$468
\$45,000	\$772	\$683	\$617	\$566	\$525
\$50,000	\$856	\$758	\$684	\$627	\$582

## Important information:

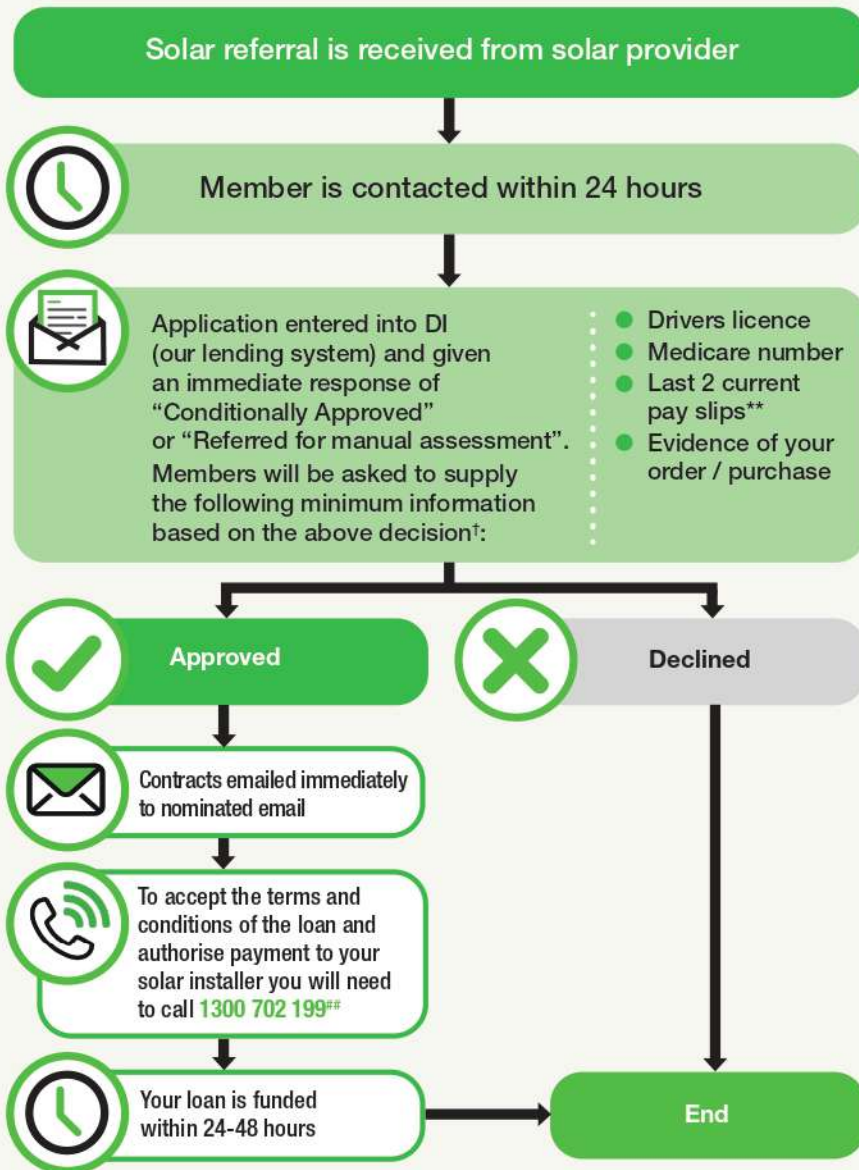
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# Applying for a Green loan with Community First



**Am I eligible to apply?**

- ✓ I'm over 18
- ✓ I earn regular income to support the loan#
- ✓ I'm an Australian citizen or permanent resident
- ✓ My credit history is clear of defaults, bankruptcy and judgements

**For more information talk to us today!**

1300 702 199  
 gogreen@communityfirst.com.au  
 www.communityfirst.com.au

## Things you should know:

Terms and conditions, fees and charges apply - details available on application. All loans subject to lending guidelines.

- † Further documentation may be required on a case by case basis and final decision is based on documentation received.
- ## Note – Your solar installation should be complete at this stage as funds are transferred directly to installer
- \* If you don't have a drivers licence, you can provide other forms of acceptable ID. Contact us to confirm what you can provide.
- \*\* If you can't prove your taxable income via payslips, you may be able to provide other evidence such as your notice of assessment.
- ^ The disbursement form enables the customer to confirm the goods are either ready for installation or have been installed and the funds can be sent to the distributor.
- # You must have been in your current job at least 6 months if employed full/part time, 12 months if casual, or 2 years if self-employed.
- It's a good idea to confirm your solar quote with Community First verbally or by providing us with a copy of your quote to ensure that your loan and any payments you make from your own funds will pay for the system in full.

