



Home Improvement Loan

6.54%
p.a.¹

Variable interest rate

7.59%
p.a.*

Comparison rate

Available for home improvement or renovation purposes on the home you own or for your residential investment property.

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://www.communityfirst.com.au)





Green

Loan

6.54% p.a.¹

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

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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

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