



LOAN INTEREST RATE SCHEDULE

Effective from **07.09.2016**

All interest rates are per annum and variable rates are subject to change without notice. You will be advised of any interest rate change in the loan account statement issued for the month in which any change occurs. Please contact us to verify current interest applicable to each product.

Baptist Unions and Baptist recognised organisations, Churches affiliated with a Baptist Union, other Baptist ministries and Accredited/Ordained Baptist Pastors:

Loan Type	Interest Rate pa	Maximum Term	Interest Calculated
SECURED LOANS			
Variable Interest Instalment Plus Loans (\$1M +)	from 5.15%	20 years	Daily
Variable Interest Instalment Loans (under \$1M)	from 5.40%	20 years	Daily
Variable Interest Only Loans	from 5.65%	5 years	Daily
Construction Facilities - Capitalised Interest	from 5.90%	3 years	Daily
Variable Overdraft Loans (Unused Overdraft Fee of 0.50% pa will also apply)	from 6.10%	3 years	Daily
Instalment Loans - Fixed Interest: 3 years	Negotiable	20 years	Monthly in Advance
Instalment Loans - Fixed Interest: 5 years	Negotiable	20 years	Monthly in Advance
Loan Offset Account – (Instalment and Interest Only Loans)	Offset at 1.25% below Loan Interest Rate	Term of Applicable Loan	Daily
UNSECURED LOANS			
Variable Interest - Baptist Churches	from 6.75%	5 years	Daily
Variable Interest - Baptist Pastors (Accredited)	from 6.75%	5 years	Daily

Other Church & Christian ministry organisations:

Loan Type	Interest Rate pa	Maximum Term	Interest Calculated
SECURED LOANS			
Variable Interest Instalment Plus Loans (\$1M +)	from 5.40%	20 years	Daily
Variable Interest Instalment Loans (under \$1M)	from 5.65%	20 years	Daily
Variable Interest Only Loans	from 5.90%	5 years	Daily
Construction Facilities - Capitalised Interest	from 6.15%	3 years	Daily
Variable Overdraft Loans (Unused Overdraft Fee of 0.50% pa will also apply)	from 6.35%	3 years	Daily
Loan Offset Account - (Instalment and Interest Only Loans)	Offset at 1.50% below Loan Interest Rate	Term of Applicable Loan	Daily

Interest is charged at the end of the month for loans with Daily interest calculations, and at the beginning of the month for loans with Monthly in Advance interest calculations.



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A delegated body of Australian Baptist Ministries.