

Home Loans



Whether you are buying your first home, refinancing or looking to buy an investment property, we have a Home Loan option to suit you.

Power Home Loan Package

Are you looking for more than just a standard home loan? Macquarie Credit Union's Power Home Loan Package bundles some of our most popular products together; complete with discounted rates and offers on insurance, for one low annual fee. Macquarie Credit Union's Power Home Loan Package is designed to help you own your home sooner and be rewarded along the way.

Refinance Home Loan

In today's competitive environment it is easier than ever to refinance your home loan. Perhaps your financial circumstances have changed, you started a new job, just want some extra cash for that home renovation or your current mortgage doesn't suit your needs – it doesn't have to be a tedious process. Receive 100% mortgage offset and free redraw.

Basic Rate Home Loan

Interested in a home loan but don't know where to start? How would you like an extra low rate for the life of your home loan? We can help you save 0.25% pa for the life of your loan with our Low Rate Home Loan.

Discounted Variable Rate Home Loan

Want to get the best deal out of your loan but still keep things simple? Make things easier with this low rate discounted offer for the first 2 years of your loan.

First Home Buyer's Home Loan

It can be tough to purchase your own home; saving up for that deposit, searching for and getting a home loan, finding a great deal. At Macquarie Credit Union we're making banking simpler with our First Home Buyer Home Loan.

If you are eligible we even lodge your First Home Owner's Grant application for you.

Investment Home Loan

Looking for an investment property? Buy, build or refinance an investment property with a great interest rate and the flexibility to structure your loan to suit you. Save on your investment with us.

Standard Variable Home Loan

If you're looking for a loan with all the goods, our Standard Variable Home Loan is the way to go. The loan that gives you low rates and all the features.

Call 1300 885 480 or visit macquariecu.com.au

Features	Power Home Loan Package	Refinance Home Loan	First Home Buyer's Home Loan	Basic Rate Home Loan	Discounted Variable Rate Home Loan	Investment Home Loan	Standard Variable Home Loan
Maximum Amount	80% of property value; 95% of property value with mortgage insurance	80% of property value; 95% of property value with mortgage insurance	80% of property value; 95% of property value with mortgage insurance	80% of property value; 95% of property value with mortgage insurance	80% of property value; 95% of property value with mortgage insurance	100% of total property value; 90% of property value with mortgage insurance	80% of property value; 95% of property value with mortgage insurance
Flexible repayments	Weekly, fortnightly or monthly	Weekly, fortnightly or monthly	Weekly, fortnightly or monthly	Weekly, fortnightly or monthly - allowed up to \$5,000 per year	Weekly, fortnightly or monthly	Weekly, fortnightly or monthly	Weekly, fortnightly or monthly
Free redraw facility	Yes	Yes	Yes	No	Yes	Yes	Yes
100% offset facility	Yes	Yes	Yes	No	No	Yes	Yes
Time out option	Yes	Yes	Yes	No	No	Yes	Yes
Split with fixed and variable rates	Yes	Yes	Yes	No	No	Yes	Yes
\$0 application fee	Yes	Yes	Yes	Yes	Yes	Yes	Yes

How to join

To become a member of Macquarie Credit Union and to apply for your member share all you need to do is:

- Go to our website at macquariecu.com.au and complete our Online Banking Application and Verification Forms.

or

- Complete a membership application form which can be obtained from the branch or downloaded from our website at macquariecu.com.au
- Provide identification – and have it certified if required
- Bring your application into the branch or post it to PO Box 1618, Dubbo, NSW 2830

or

- Give us a call on 1300 885 480 or email info@macquariecu.com.au for assistance with the application process.

One of our friendly staff will then contact you with your membership details.

How do I apply?

You can apply for a Credit Union home loan:

- by completing our online loan application at macquariecu.com.au
- by completing a loan application and forwarding it to our branch
- personally with one of our experienced loans staff at the branch
- or over the phone by calling 02 6884 8650

Switch to Macquarie Credit Union

Switching to Macquarie Credit Union is simple. We even help you switch all your regular payments to your new Credit Union account. Say goodbye to your old banking experience and hello to straightforward and reliable banking. Competitive rates, low or no fees and real, personal service are just some of the reasons why our members prefer Macquarie Credit Union.

Ask us how you can switch today. Call us on 1300 885 480 or visit macquariecu.com.au



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