Interest rates | Credit Card, Personal Loans and RediCredit

12 November 2026

All interest rates quoted are for new business only

Personal Loans

	Annual percentage rate	Comparison rate*
Variable Rate		
All Purpose Loan	12.24%	12.46%
Car loan	10.24%	10.46%
Green Loans		
Green Loan[2,3]	7.35%	7.35%
Green Car Loan[1,3]	6.70%	6.70%
Fixed Rate		
All Purpose Loan		
2 years	6.99%	7.20%
3 years	6.99%	7.20%
4 years	6.99%	7.20%
5 years	6.99%	7.20%
6 years	6.99%	7.20%
Car Loan		
3 years	6.19%	6.40%
4 years	6.19%	6.40%
5 years	6.19%	6.40%
6 years	6.19%	6.40%

RediCredit

	Annual percentage rate
RediCredit	12.64%

Please note: Existing RediCredit borrowers only. RediCredit not for sale on and from 20/09/2021.

Credit Card

	Annual percentage rate
Introductory rate for first 6 months	7.90%
At the end of 6 months the interest rate reverts to our standard rate, currently	11.50%

All applications are subject to responsible lending criteria. Rates quoted and all rates subject to change.

1. Available for the purchase of electric or hybrid cars that have significantly lower emissions than the average car. To be eligible, the car must be a manufacturer designated petrol-electric hybrid, diesel-electric hybrid, plug-in hybrid, or electric vehicle, with carbon dioxide (CO_2) emissions no higher than 150 grams/kilometre (g/km) in the 'combined' driving cycle of which is verifiable on Redbook. **2.** Available for the purchase of selected Green products only. **3.** This product is available only to Australian Mutual Bank members.

***WARNING:** Comparison rates quoted are based on $30,000 for a term of 5 years for Car Loans and All Purpose Loans. Products quoted are unsecured except Car Loans over $50,000 are secured. 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.