Christian Finance

Christian Finance Australia Ltd
ABN 56 002 861 789 – AFSL 311062

Loan Products, Terms, Rates and Fees (effective from 7 May 2026)

Information in this document is subject to change from time to time. This schedule can be viewed on our website and any variations to these Loan Products and Terms will be notified via the website. All interest rates are variable and, together with fees and charges represented as a percentage, will be applied on a per annum basis. Loan Interest is calculated daily and charged at the end of the month. Specific rates will be quoted for loan facilities exceeding $5M.

Borrower and Loan Types	Instalment Loans							
Includes Churches, Colleges (tertiary), Schools, Aged Care, Childcare and Christian Organisations	Principal & Interest under $1M	Principal & Interest over $1M	Interest Only	Bridging Loan	Construction Loan	Overdraft	Unsecured Loan[1]	Unsecured Stakeholder Pastor Loan[1]
Maximum Terms	20 Years	20 Years	3 Years	6 Months for GST otherwise 3 Years	3 Years	3 Years	5 Years	5 Years
Interest Rates								
Secured Loan - Stakeholder Ministry	6.85%	6.60%	7.45%	7.95%	7.95%	7.95%	N/A	N/A
Secured Loan - Non-Stakeholder Ministry	6.95%	6.70%	7.50%	8.00%	8.00%	8.00%	N/A	N/A
Unsecured Loan	N/A - Not Applicable						10.00%	7.25%

Fees and Charges

New Loan Application Fee[2] (Payment required on application)		Other		Additional Interest Margins	
For Non-Construction Loans	$1,250	**Drawdown Fee** (Per drawdown after initial advance)	$150	**For Loans with Capitalised Interest**	1.00%
For Construction Loans	$2,500	**Existing Loan Restructure or Variation Fee**[3]	$975	**For Loans in Default**	2.25%
Loan Establishment Fee		**Discharge Fee** (New Loans after November 2021)	$375	**Overdraft Fees**	
For Loans $250,000 or less	NIL	**Undrawn Commitment Fee**[4]	0.25%	**Unused Overdraft Fee**	1.50%
For Loans over $250,000	0.15% of the loan amount	**Facility Line Fee** (Construction loans only)	0.25%		

[1] Unsecured Loans have no Application Fee and a discounted $150 Establishment Fee.
[2] The higher Application Fee applies when more than one (1) loan type is applied for at the same time.
[3] Restructure is any form of accommodation or limit increase to existing loans.
[4] Applies 3 months from approval on Instalment Loans, excluding Construction Loans.
* Loan Offset Accounts for Principal & Interest and Interest Only Instalment Loans: Stakeholder Ministry Offset at 1.25% below Loan Interest Rate and Non-Stakeholder Ministry Offset at 1.50% below Loan Interest Rate. * All external costs are at the borrower's expense, including but limited to Government Fees & Charges, Stamp Duty, Valuation and Solicitor's Fees.