

**Home and Residential Investment Loans**

Date of Issue 09/08/2010

		Home and Residential Investment Loan								
		Variable Rate Loans			Home Extra Fixed Rates for:					
		Home Plus Variable Rate Loan	Home In One Variable Rate Loan	Home Basic	Simple Switch Variable Rate Loan	1 Year	2 Years	3 Years	4 Years	5 Years
Annual Percentage Rate (p.a)		7.05%	7.66%	6.90%	6.99%	<u>Fixed Rates are available on application</u>				
Amount	Term	<b>Comparison Rate (per annum)</b>								
\$20,000 for a term of	4 years	N/A	10.08%	N/A	N/A					
\$25,000 for a term of	5 Years	N/A	9.24%	N/A	N/A					
\$30,000 for a term of	5 Years	N/A	8.98%	N/A	N/A					
\$50,000 for a term of	7 Years	N/A	8.25%	N/A	N/A					
\$70,000 for a term of	25 Years	N/A	7.81%	N/A	N/A					
\$100,000 for a term of	25 Years	7.19%	7.77%	N/A	N/A					
\$130,000 for a term of	25 Years	7.16%	7.74%	N/A	N/A					
\$150,000 for a term of	25 Years	7.14%	7.73%	N/A	7.00%					
\$200,000 for a term of	25 Years	7.12%	7.71%	N/A	7.00%					
\$225,000 for a term of	25 Years	7.11%	7.71%	N/A	7.00%					
\$250,000 for a term of	25 Years	7.11%	7.70%	6.95%	7.00%					
\$275,000 for a term of	30 Years	7.10%	N	6.94%	7.00%					
\$300,000 for a term of	30 Years	7.09%	N/A	6.94%	7.00%					

WARNING

- This comparison rate applies only to the example or examples 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.
- Please be aware that the Credit Union does not provide Home In One loans for a term of 30 years (the maximum term is 25 years)
- All loans are secured by a registered 1<sup>st</sup> Mortgage