

Loan Accounts & Credit Facilities

Loan rates are effective at 09/08/2010

Home and Residential Investment Loans		
Loan Type	Interest Rate	Comparison Rate #
Home Plus variable rate loan	7.05%	7.14%
Home In One variable rate loan	7.66%	7.73%
Home Basic (Minimum Loan \$250,000.00)	6.90%	6.99%
Simple Switch variable rate home loan (Minimum Loan \$150,000.00)	6.99%	7.00%
Fixed rate loan 1 to 5 Years	available on application	available on application
# Comparison Rate calculated on a loan amount \$150,000 over a term of 25 years based on monthly repayments. These rates are for secured loans only.		

Car Loans		
Loan Type	Interest Rate	Comparison Rate ##
Special Offer Car Loan fixed rate - cars under 2 yrs old	N/A	N/A
Special Offer Car Loan fixed rate - cars 2 - 5 years old	N/A	N/A
Special Offer Car Loan variable - cars under 3 years old	8.99%	9.22%
Car Loan variable - cars over 3 to under 4 years old	13.25%	13.49%
Car Loan variable – cars 4 to under 5 years old	14.25%	14.54%
Car Loan Variable – cars 5 to under 7 years old	15.25%	15.50%
Car Loan Variable – cars 7 plus years old	17.25%	17.50%
## Comparison Rate calculated on a loan amount \$30,000 over a term of 5 years based on monthly repayments. These rates are for secured loans only.		

Personal Loans		
Loan Type	Interest Rate	Comparison Rate +
Personal Loan Variable Unsecured	17.25%	17.40%
Home Improvement Loan Variable Unsecured	14.35%	14.50%
+ Comparison Rate calculated on a loan amount \$30,000 over a term of 5 years based on monthly repayments. These rates are for unsecured loans only		

**Commercial Loans**

In order to determine the exact rate, you will need to contact us and let us know information such as how much you are looking to borrow, over what term you wish to borrow and what (if any) security is being offered. You can do this by calling 1300 784 388 during business hours. **Interest Only rates are available on application – (varied daily)**

Overdraft Facility	
Loan Type	Interest Rate
RediAccess Overdraft	8.45% to 17.45%
In order to determine the exact rate, you will need to contact us and let us know information such as how much you are looking to borrow, and what (if any) security is being offered. You can do this by calling 1300 784 388 during business hours	

Line Of Credit – RediCredit		
Secured by Assigned Savings	Mortgage Secured	Unsecured
12.25%	7.76%	16.85%

Interest rates expressed in Annual Percentage Rate terms and are calculated on the daily balance and charged monthly. Discounted interest rates are subject to the security provided. Details available upon request. Terms, conditions, fees and charges apply, available on application. The Credit Union may charge the shares or the credit balance of the deposit account of a member in relation to any debt owed by the member of the Credit Union

**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 repayments fees, and cost savings such as fee waivers, are not included in the Comparison Rate but may influence the cost of the loan. A Comparison Rate schedule is available at any Sutherland Credit Union branch.