

Police/Customs Credit Union
Comparison Rate Schedule Date of Issue 10/06/10

Personal/Car Loans Unsecured/Secured			Home and Residential Investment Loans - Secured									
	Personal Loan	Driveaway Car Loan	Greenrate Car Loan	Premium Loans Interest Only [#] , Principal & Interest	Premium Bridging Loan [#]	Fixed Interest Rate Housing Loan	Fixed Interest Rate Housing Loan	Police Value Home Loan	Police Value Fixed Rate Home Loan	Police Value Fixed Rate Home Loan	Retirement Lifestyle Loan	
Annual Percentage Rate	13.49%	10.49%	9.69%	7.16%	8.01%	Fixed for 3 Years at 7.79% p.a*, then at our standard variable rate, currently 7.16% p.a*	Fixed for 5 Years at 8.19% p.a*, then at our standard variable rate, currently 7.16% p.a*	7.01%	Fixed for 3 Years at 7.79% p.a*, then at our standard variable rate, currently 7.01% p.a*	Fixed for 5 Years at 8.19% p.a*, then at our standard variable rate, currently 7.01% p.a*	7.96%	
Amount	Term	Comparison Rate (per annum)										
\$1,000	6 months	41.65%										
\$1,500	1 year	23.75%										
\$2,500	2 years	16.79%										
\$5,000	2 years	15.15%	12.13%	11.32%								
\$10,000	3 years	14.06%	11.05%	10.25%								
\$15,000	4 years	13.79%	10.78%	9.98%								
\$20,000	4 years	13.71%	10.71%	9.91%								
\$25,000	5 years	13.64%	10.63%	9.83%								
\$30,000	5 years	13.61%	10.61%	9.81%	8.94%	10.27%	9.49%	9.99%	8.04%	8.71%	9.23%	10.30%
\$50,000	7 years	13.55%	10.54%	9.74%	7.95%	9.02%	8.40%	8.92%	7.47%	8.02%	8.57%	9.07%
\$70,000	25 years				7.36%	8.28%	7.56%	7.85%	7.13%	7.36%	7.67%	8.33%
\$100,000	25 years				7.30%	8.20%	7.49%	7.78%	7.09%	7.32%	7.64%	8.22%
\$130,000	25 years				7.27%	8.16%	7.46%	7.75%	7.07%	7.31%	7.62%	8.16%
\$150,000	25 years				7.26%	8.14%	7.44%	7.73%	7.06%	7.30%	7.61%	8.13%
\$200,000	25 years				7.23%	8.10%	7.42%	7.71%	7.05%	7.28%	7.59%	8.09%
\$225,000	25 years				7.22%	8.09%	7.41%	7.70%	7.05%	7.28%	7.59%	8.08%
\$250,000	25 years				7.22%	8.09%	7.41%	7.69%	7.04%	7.27%	7.58%	8.06%
\$275,000	30 years				7.21%	8.07%	7.38%	7.64%	7.04%	7.25%	7.53%	8.05%
\$300,000	30 years				7.20%	8.07%	7.37%	7.64%	7.03%	7.24%	7.53%	8.04%

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. * Assumes you elect to revert to the standard variable rate after the fixed rate period.# These products are offered at the amounts but not the terms specified in the schedule (Premium Bridging Housing Loans are available for a 1 year term only. Premium Interest Only Housing Loans are available for 3 & 5 year terms only.