

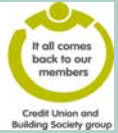
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 Queensland  
**Professional**  
Credit Union Ltd



## Loan Interest Rate Schedule

Effective Date: 28 May 2010

### Housing Loans

#### Standard Variable Rate

	<i>Interest Rate</i>	<i>Comparison Rate</i>	
Variable Rate	7.85% pa	7.91% *pa	
Fixed Rate	<i>Term</i>	<i>Interest Rate</i>	<i>Comparison Rate</i>
	1 year	8.25% pa	7.95% *pa
	2 years	8.75% pa	8.10% *pa

*NOTE: At the end of the fixed term, the initial rate reverts to the standard variable rate, current at that time.*

#### Friendly Home Loan

	<i>Interest Rate</i>	<i>Comparison Rate</i>	
Variable Rate	7.00% pa	7.16% *pa	
Fixed Rate	<i>Term</i>	<i>Interest Rate</i>	<i>Comparison Rate</i>
	1 year	8.25% pa	7.29% *pa
	2 years	8.75% pa	7.52% *pa

*NOTE: At the end of the fixed term, the initial rate reverts to the standard variable rate, current at that time.*

#### Home Equity Loan

	<i>Interest Rate</i>	<i>Comparison Rate</i>
Variable Rate	8.40% pa	8.46% *pa

### Residential Investment Loans

#### Standard Variable Rate

	<i>Interest Rate</i>	<i>Comparison Rate</i>
(For loans approved and funded after 01.07.2003)	7.85% pa	7.91% *pa

#### Variable Rate

(For loans approved and funded prior to 01.07.2003)

	<i>Interest Rate</i>	<i>Comparison Rate</i>	
	8.85% pa		
Fixed Rate	<i>Term</i>	<i>Interest Rate</i>	<i>Comparison Rate</i>
	1 year	8.25% pa	7.95% *pa
	2 years	8.75% pa	8.10% *pa

*NOTE: At the end of the fixed term, the initial rate reverts to the standard variable rate, current at that time.*

\* For Housing and Residential Investment Loans the comparison rates are calculated on a loan amount of \$150,000 over a term of 25 years based on monthly repayments. These rates are for secured loans only.

**WARNING:** The 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.

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## Consumer/Personal Loans

	<i>Interest Rate</i>	<i>Comparison Rate</i>
Variable Rate	16.75% pa	17.11% *pa

## Green Loans

Variable Rate	14.75% pa	15.10%* pa
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## Motor Vehicle Personal Loans

	<i>Interest Rate</i>	<i>Comparison Rate</i>
For purchase of a Motor Vehicle Less than 4 years old and with 20% deposit Variable Rate	10.50% pa	10.57%* pa
For purchase of a Motor Vehicle Less than 4 years old	13.50% pa	13.57%* pa

\* Comparison rate for Consumer/Personal and Green Loans is calculated on a \$10, 000 loan for a 3 year term based on monthly repayments. The comparison rates for Motor Vehicle Personal Loans are calculated on a \$30, 000 loan for a 5 year term based on monthly repayments. These rates are applicable for secured and unsecured loans.

**WARNING:** The 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.

## Share Market Loans

*For the purchase of shares*

	<i>Interest Rate</i>
Variable Rate	14.20% pa

## Overdraft

*Continuing Credit Facility*

	<i>Interest Rate</i>
Variable Rate	15.75% pa

A Comparison Rate Schedule is available at Queensland Professional Credit Union Ltd

Terms and Conditions are available on application and will be provided with the loan offer contract. Credit fees and charges apply, please refer to our Schedule of Fees and Charges. Loans subject to approval.