

HEAD OFFICE
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Queensland
Professional
Credit Union Ltd
ABN 81 087 651 045 AFSL 23956

Loan Interest Rate Schedule

Distribution Date: 13 February 2009

Housing Loans

Standard Variable Rate

Variable Rate

Interest Rate

6.50%

Comparison Rate

6.55% pa

Friendly Home Loan

Variable Rate

Interest Rate

5.75%

Comparison Rate

5.91% pa

Home Equity Loan

Variable Rate

Interest Rate

7.05%

Comparison Rate

7.10% pa

Residential Investment Loans

Standard Variable Rate

(For loans approved and funded after 01.07.2003)

Variable Rate

(For loans approved and funded prior to 01.07.2003)

Interest Rate

6.50% pa

Comparison Rate

6.55% pa

Interest Rate

7.50% pa

* 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	15.50% pa	15.85% *pa

Green Loans

Variable Rate	13.50% pa	13.85%* 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	9.25% pa	9.32%* pa
For purchase of a Motor Vehicle Less than 4 years old	12.25% pa	12.32%* 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	12.95% pa

Overdraft

Continuing Credit Facility

	<i>Interest Rate</i>
Variable Rate	14.50% pa

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

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.