



Queensland Professional Credit Union Ltd  
 85 George Street, Brisbane, Qld, 4000

## Comparison Rate Schedule Motor Vehicle Personal Loans

Date of Issue: 30 November 2008

	New Car Loan with 20% deposit	New Car Loan less than 20% deposit
<b>Annual Percentage Rate (pa)</b>	9.25%pa	12.25% pa
<b>Comparison Rate (pa)</b>		
\$1000 for a term of 6 months	26.43%	29.53%
\$1500 for a term of 1 year	15.48%	18.53%
\$2500 for a term of 2 years	11.23%	14.26%
\$5000 for a term of 2 years	10.24%	13.26%
\$10 000 for a term of 3 years	9.59%	12.60%
\$15 000 for a term of 4 years	9.42%	12.43%
\$20 000 for a term of 4 years	9.38%	12.38%
\$25 000 for a term of 5 years	9.34%	12.34%
\$30 000 for a term of 5 years	9.32%	12.32%
\$50 000 for a term of 7 years	9.28%	12.28%

These rates are applicable for secured and unsecured loans.

Calculations based on monthly repayments.

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.



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## Comparison Rate Schedule Personal/Consumer Loans and Green Loans

Date of Issue: 30 November 2008

	Personal/Consumer Loans	Green Loans
<b>Annual Percentage Rate (pa)</b>	15.50% pa	13.50%
<b>Comparison Rate (pa)</b>		
\$1000 for a term of 6 months	32.86%	30.79%
\$1500 for a term of 1 year	21.83%	19.80%
\$2500 for a term of 2 years	17.54%	15.52%
\$5000 for a term of 2 years	16.52%	14.51%
\$10 000 for a term of 3 years	15.85%	13.85%
\$15 000 for a term of 4 years	15.68%	13.68%
\$20 000 for a term of 4 years	15.64%	13.64%
\$25 000 for a term of 5 years	15.59%	13.59%
\$30 000 for a term of 5 years	15.58%	13.57%

These rates are applicable for secured and unsecured loans.

Calculations based on monthly repayments.

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