



# Maleny & District Community Credit Union Limited

AFSL 246921 ABN 52 087 650 995

"Bunya House" 28 Maple Street Maleny Q 4552

Phone 07 5494 2144

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BSB 704 606

www.malenycu.com.au

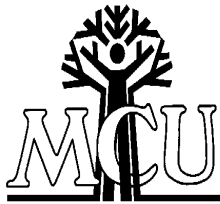
email info@malenycu.com.au

## Comparison Rate Schedule - effective from 3rd November 2008

Home / Land or Residential Investment Loans						
	Enviro Home Loan - Variable Rate Loan (Construction Only)	Cool Home Loan - Variable Rate Loan	Residential Zoned - Variable Rate Loan	Non -Standard Mortgage - Variable Rate Loan (LVR <=80%)	Non-Standard Mortgage - Variable Rate Loan	Land &/or Accomodation - Not Mortgage Secured
Annual Percentage Rate (p.a.)	7.70%	7.95%	8.55%	10.25%	10.75%	13.10%
Amount	<b>Comparison Rate</b>					
Term						
\$20,000 for a term of 4 years	8.99%	9.24%	9.85%	11.56%	12.07%	13.57%
\$25,000 for a term of 5 years	8.54%	8.79%	9.40%	11.11%	11.62%	13.41%
\$30,000 for a term of 5 years	8.40%	8.65%	9.26%	10.97%	11.47%	13.36%
\$50,000 for a term of 7 years	8.01%	8.26%	8.86%	10.57%	11.07%	13.22%
\$70,000 for a term of 25 years	7.78%	8.03%	8.64%	10.34%	10.85%	
\$100,000 for a term of 25 years	7.76%	8.01%	8.61%	10.32%	10.82%	
\$130,000 for a term of 25 years	7.74%	7.99%	8.60%	10.30%	10.80%	
\$150,000 for a term of 25 years	7.74%	7.99%	8.59%	10.29%	10.79%	
\$200,000 for a term of 25 years	7.73%	7.98%	8.58%	10.28%	10.78%	
\$225,000 for a term of 25 years	7.73%	7.98%	8.58%	10.28%	10.78%	
\$250,000 for a term of 25 years	7.72%	7.97%	8.57%	10.28%	10.78%	
\$275,000 for a term of 30 years	7.72%	7.97%	8.57%	10.27%	10.77%	
\$300,000 for a term of 30 years	7.72%	7.97%	8.57%	10.27%	10.77%	

These interest rates are applicable for secured loans only. These interest rates are variable.

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 - effective from 19th September 2008

		Green Star Car Loans				
		Type 1 - Vehicles ≤ 2 years of age with a star rating of 3.5 or better	Type 2 - Vehicles < 4 years of age with a star rating of 3 or better	Type 3 - Vehicles 4 to 7 years of age with an average fuel consumption of 9 lt/100k or less	Type 4 - Vehicles more than 7 years old or do not fit in the other categories	Type 5 - Vehicles ≤ 2 years of age that do not fit in types 1 or 2
Annual Percentage Rate (p.a.)		8.99%	9.74%	10.74%	14.50%	9.75%
Amount Term		Comparison Rate				
\$5,000 for a term of 2 years		12.44%	13.20%	14.21%	18.03%	13.21%
\$10,000 for a term of 3 years		10.18%	10.94%	11.94%	15.73%	10.95%
\$15,000 for a term of 4 years		9.60%	10.35%	11.36%	15.14%	10.36%
\$20,000 for a term of 4 years		9.45%	10.20%	11.20%	14.98%	10.21%
\$25,000 for a term of 5 years		9.29%	10.04%	11.04%	14.81%	10.05%
\$30,000 for a term of 5 years		9.24%	9.99%	10.99%	14.76%	10.00%
\$50,000 for a term of 7 years		9.10%	9.85%	10.85%	14.62%	9.86%

For new motor cycles - same as Type 3; for used motor cycles same as Type 4.

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## Comparison Rate Schedule - effective from 1st January 2008

	Personal Loans			
	Consumer Lending			Green Appliance Loan **
Annual Percentage Rate (p.a.)	11.50%	13.25%	16.25%	9.45%
Amount Term	Comparison Rate			
\$5,000 for a term of 2 years	14.99%	16.76%	19.80%	12.42%
\$10,000 for a term of 3 years	12.71%	14.47%	17.49%	10.47%
\$15,000 for a term of 4 years	12.12%	13.88%	16.89%	9.97%
\$20,000 for a term of 4 years	11.97%	13.72%	16.73%	
\$25,000 for a term of 5 years	11.81%	13.56%	16.57%	
\$30,000 for a term of 5 years	11.76%	13.51%	16.52%	

\*These interest rates are applicable for secured loans.

\*\* These interest rates are applicable for unsecured loans. This loan type does not have loans above \$15,000

All interest rates are variable.

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