

## Loan Interest Rates

These rates are effective as at 6 September 2010 and are subject to change.

For further details please call BCU Direct on 1300 228 228, email us at [mail@bcu.com.au](mailto:mail@bcu.com.au) or call into any branch. A **Comparison Rate Schedule** for a wider range of loan types, amounts and terms is also available at any branch.

Home, Residential & Investment Loans	Interest Rate*	Comparison Rate#
<b>Standard Variable Home Loan</b> Principal & Interest, Interest only	7.40% <sup>5</sup>	7.45%
<b>Discounted Rate Home Loan</b> Principal & Interest, Interest only	7.00%	7.04%
<b>Discounted Rate Home Loan</b> Principal & Interest, Interest only	6.70%	6.74%
<b>Fixed Rate Loan: 1 Year</b> Principal & Interest, Interest only	6.99% <sup>1-</sup>	7.40%
<b>Fixed Rate Loan: 2 Years</b> Principal & Interest, Interest only	7.44% <sup>1-</sup>	7.45%
<b>Fixed Rate Loan: 3 Years</b> Principal & Interest, Interest only	7.59% <sup>1-</sup>	7.50%
<b>Fixed Rate Loan: 4 Years</b> Principal & Interest, Interest only	7.94% <sup>1-</sup>	7.65%
<b>Fixed Rate Loan: 5 Years</b> Principal & Interest, Interest only	8.04% <sup>1-</sup>	7.74%
<b>'All in One' line of credit</b> - Standard Variable	7.40%	n/a
<b>'All in One' line of credit</b> - Discounted Variable	7.00%	n/a
<b>'All in One' line of credit</b> - Discounted Variable	6.70%	n/a

Business, Agri & Commercial Finance	Interest Rate Residential security*	Interest Rate Non Residential security*
<b>Variable Base Rate</b> Principal & Interest, Interest only	8.30%	9.05% <sup>2</sup>
<b>Flexi Rate - loans \$150,000 to \$249,999</b> Principal & Interest, Interest only	7.90%	8.65% <sup>2</sup>
<b>Premier Rate - loans &gt;\$250,000</b> Principal & Interest, Interest only	7.60%	8.35% <sup>2</sup>
<b>Fixed Rate Loan: 1 Year</b> Principal & Interest, Interest only	7.89% <sup>1</sup>	8.14% <sup>3</sup>
<b>Fixed Rate Loan: 2 Years</b> Principal & Interest, Interest only	8.43% <sup>1</sup>	8.68% <sup>3</sup>
<b>Fixed Rate Loan: 3 Years</b> Principal & Interest, Interest only	8.59% <sup>1</sup>	8.84% <sup>3</sup>

<b>Fixed Rate Loan: 4 Years</b> Principal & Interest, Interest only	8.93% <sup>1</sup>	9.18% <sup>3</sup>
<b>Fixed Rate Loan: 5 Years</b> Principal & Interest, Interest only	8.93% <sup>1</sup>	9.18% <sup>3</sup>
<b>Business Overdraft</b>	9.50% <sup>2</sup>	14.80%

<b>Personal Loans &amp; Overdrafts</b>	<b>Interest Rate*</b>	<b>Comparison Rate^</b>
<b>Personal Loans</b>	From 9.95% <sup>4</sup>	From 10.30%
<b>Personal Overdraft – residential security</b>	9.50%	n/a
<b>Personal Overdraft – unsecured</b>	14.80%	n/a

<b>Credit Cards</b>	<b>Interest Rate*</b>
<b>Classic Visa Card</b>	12.00%
<b>Rewards Visa Card</b>	17.00%

\*All interest rates are annual percentage rates (APR) and are subject to change. A **Comparison Rate Schedule** for a wider range of loan types, amounts and terms is also available at any branch.

# Comparison Rate 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. ^ Comparison Rate calculated on a loan amount of \$25,000 over a term of 5 years based on monthly repayments. These rates are for secured loans only.

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.

<sup>1</sup> At the end of this period the rate will revert to the standard variable rate applicable at that time. <sup>2</sup> Margin of 0.75% applies unless secured by Residential property. <sup>3</sup> Margin of 0.25% applies unless secured by Residential property. <sup>4</sup> Interest rate based on a secured loan with LVR < 110% and eligible for Member Discount. <sup>5</sup> Margin of 0.20% applies where with a Loan to Value (LVR) ratio is greater than 80% and is not covered by Lender's Mortgage Insurance. <sup>-</sup> Margin of 0.25% applies to Low Doc Home, Residential & Investment Fixed Loans.