



Telephone: (02) 6772 5522



ABN: 84 087 651 938

Effective 13 April 2010

Housing (Owner occupied and investment)

	Term	Interest rate	Comparison rate ^a
Variable rate		6.90% p.a.	6.91% p.a.
Owner builders		7.90% p.a.	7.91% p.a.
Fixed rate	1 year	6.99% p.a.	6.92% p.a.
	2 years	7.75% p.a.	7.09% p.a.
	3 years	8.09% p.a.	7.27% p.a.

The Society offers a loan-buster facility on owner occupied housing loans which allows 100% interest offset, calculated on a daily balance.

Personal and Car loans

	Term	Interest rate	Comparison rate ^b
<i>Secured by a residential mortgage</i>			
Variable rate from		9.99% p.a.*	11.05% p.a.
Fixed rate from	1 year	10.18% p.a.*	11.16% p.a.
	2 years	10.84% p.a.*	11.81% p.a.
	3 years	11.18% p.a.*	12.24% p.a.
<i>Secured by a motor vehicle</i>			
Variable rate from		12.69% p.a.*	13.85% p.a.
Fixed rate from	1 year	13.09% p.a.*	14.08% p.a.
	2 years	14.09% p.a.*	15.11% p.a.
	3 years	14.94% p.a.*	16.10% p.a.
<i>Unsecured or partially secured</i>			
Variable rate from		14.69% p.a.*	15.74% p.a.
Fixed rate from	1 year	14.84% p.a.*	15.83% p.a.
	2 years	15.34% p.a.*	16.33% p.a.
	3 years	16.19% p.a.*	17.24% p.a.

Personal (overdraft)

	Interest rate
Variable rate from	9.14% p.a.*

* Rates may differ depending on type and age (in case of motor vehicles) of the security offered.

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Commercial (Term Loan)

	Term	Interest rate
Variable rate from		8.35% p.a. [#]
Fixed rate from	1 year	8.54% p.a. [#]
	2 years	9.19% p.a. [#]
	3 years	9.54% p.a. [#]

Commercial (overdraft)

	Term	Interest rate
Variable rate from		9.45% p.a. [#]

Terms and conditions

All discount offer rate loans revert to the equivalent product's variable rate after the initial discount period.

Variable rates are effective from 30 April 2010 for existing borrowers.

Rates are effective from 13 April 2010 for new borrowers.

Interest rates are subject to change from time to time in line with movements in the market.

An application fee is payable upon approval of any loan.

Additional terms and conditions, fees and charges will apply.

Serviceability criteria apply. Please enquire.

These rates are issued in conjunction with ABS comparison rates schedule dated 13 April 2010.

Comparison rates

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.

^a The comparison rate is calculated on a \$150,000 loan over a term of 25 years. These rates are applicable for secured loans only.

^b The comparison rate is calculated on a \$10,000 loan over a term of 3 years.

[#] Interest margin may apply subject to credit risk assessment and security offered.

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