



Comparison Rate Schedule

Date of Issue: 7th July 2010

Note: All loans are subject to the Holiday Coast Credit Union Ltd's normal lending criteria. Fees and charges, terms and conditions apply (refer to our Schedule of Fees Brochure). Interest Rates are on a per annum basis and are subject to change.

HOME LOANS											
		OWNER OCCUPIED LOANS						FIXED RATE 'FIXED 'N EASY HOME LOANS'			
ANNUAL PERCENTAGE RATE		HOME SWEET HOME LOAN PREMIUM PRODUCT (VARIABLE)			LIVE LIFE HOME LOAN (LLHM) (VARIABLE)			1 YEAR	2 YEARS	3 YEARS	5 YEARS
AMOUNT	TERM	7.25%	6.95%	6.75%	7.50%	7.20%	7.00%	6.99% THEN REVERT VARIABLE RATE LLHM	6.99% THEN REVERT VARIABLE RATE LLHM	7.09% THEN REVERT VARIABLE RATE LLHM	8.09% THEN REVERT VARIABLE RATE LLHM
\$20,000	4 yrs										
\$25,000	5 yrs										
\$30,000	5 yrs										
\$50,000	7 yrs	8.48%			8.27%			7.88%	7.76%	7.74%	8.56%
\$70,000	25 yrs	7.86%			7.78%			7.66%	7.61%	7.60%	7.99%
\$100,000	25 yrs	7.68%	7.38%		7.70%	7.40%		7.60%	7.55%	7.53%	7.93%
\$130,000	25 yrs		7.28%			7.35%		7.30%	7.28%	7.29%	7.73%
\$150,000	25 yrs		7.24%			7.33%		7.28%	7.26%	7.27%	7.71%
\$200,000	25 yrs		7.17%			7.30%		7.25%	7.23%	7.24%	7.69%
\$225,000	25 yrs		7.14%			7.29%		7.25%	7.23%	7.24%	7.68%
\$250,000	25 yrs		7.12%	6.93%		7.28%	7.08%	7.06%	7.06%	7.09%	7.56%
\$275,000	30 yrs			6.90%			7.07%	7.05%	7.05%	7.08%	7.51%
\$300,000	30 yrs			6.89%			7.06%	7.05%	7.05%	7.07%	7.50%

WARNING

These comparison rates only to the example or examples give. 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. Credit is available for this amount but not necessarily for the term specified in this schedule. The laws require us to use this specified term for the calculation of Comparison Rates.



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PERSONAL LOANS									
		EQUITY LOANS			CAR LOANS				
		VARIABLE			VARIABLE	FIXED	VARIABLE	FIXED	
		HOME EQUITY LOAN 7.80%	HOME EQUITY LOAN 7.90%	HOME EQUITY LOAN 10.14%%	NEW CAR LOAN 9.09%	NEW CAR LOAN 9.34%	'PERSONAL' PERSONAL LOAN 11.09%	'PERSONAL' PERSONAL LOAN 11.85%	
		SECURED*1	SECURED *2	SECURED *3	SECURED *4	SECURED*4	SECURED*5	SECURED*5	
AMOUNT	TERM								
\$2,500	2 yrs				16.88%	17.14%	18.94%	19.73%	
\$5,000	2 yrs	25.03%	7.90%	10.14%	13.03%	13.28%	15.06%	15.83%	
\$10,000	3 yrs	14.34%	7.90%	10.14%	10.45%	10.70%	12.47%	13.23%	
\$15,000	4 yrs	11.40%	7.90%	10.14%	9.79%	10.04%	11.80%	12.56%	
\$20,000	4 yrs	10.51%	7.90%	10.14%	9.61%	9.86%	11.62%	12.38%	
\$25,000	5 yrs	9.68%	7.90%	10.14%	9.43%	9.68%	11.44%	12.20%	
\$30,000	5 yrs	9.37%	7.90%	10.14%	9.37%	9.63%	11.38%	12.14%	
\$50,000	7 yrs	8.56%	7.90%		9.22%	9.47%	11.22%	11.98%	

'PERSONAL' PERSONAL LOAN										
		VARIABLE								
		'PERSONAL' PERSONAL LOAN 14.10%	'PERSONAL' PERSONAL LOAN 13.60%	'PERSONAL' PERSONAL LOAN 13.10%	'PERSONAL' PERSONAL LOAN 12.85%	'PERSONAL' PERSONAL LOAN 12.35%	'PERSONAL' PERSONAL LOAN 14.60%	'PERSONAL' PERSONAL LOAN 14.10%	'PERSONAL' PERSONAL LOAN 13.60%	'PERSONAL' PERSONAL LOAN 13.35%
		PARTIALLY SECURED*6				UNSECURED*7				
AMOUNT	TERM									
\$2,500	2 yrs	22.05%	21.54%				22.57%	22.05%		
\$5,000	2 yrs		17.61%	17.10%				18.12%	17.61%	
\$10,000	3 yrs			14.49%					15.00%	
\$15,000	4 yrs			13.82%	13.57%				14.32%	14.07%
\$20,000	4 yrs				13.39%					13.89%
\$25,000	5 yrs				13.20%					13.71%
\$30,000	5 yrs				13.15%	12.64%				13.65%

*1: Security requirement is by Residential Mortgage held with the Holiday Coast Credit Union

*2: Security requirement is by Fixed Term Deposit held with Holiday Coast Credit Union

*3: There is no requirement to secure your loan with an existing asset however evidence of Residential owner occupied home either with Holiday Coast Credit Union or another Financial Institution is required

*4: Security requirement is by a new or used car up to 2 years old

*5: Security requirement is by a used car 2-5 years old

*6: Part Security is required to at least 50% of the loan

*7: There is no requirement to secure your loan with an existing asset

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