



LOAN INTEREST RATES

Effective from: 7 July 2010

Interest rates quoted are effective at the date of this update for **new applicants only**.

Note: Terms & Conditions and Fees & Charges apply. Lending Services are only available to members of Holiday Coast Credit Union. Details are available from any branch, or by phoning 1300 365 7 24.

The information contained in these pages and the terms, conditions, and descriptions that appear are subject to change. Your eligibility for particular products and services is subject to Holiday Coast Credit Union Ltd's normal lending criteria, determination and acceptance. Fees & charges, terms & conditions apply. Please refer to our Schedule of Fees available on line at www.hccu.com.au or at any branch. Interest rates are on a per annum basis and are subject to change.

HOUSING LOANS

Home Sweet Home Loan (Variable Rate)

\$250,000 plus		\$100,000 to \$249,999		\$50,000 to \$99,999	
6.75%	6.89%* ¹	6.95%	7.14%* ²	7.25%	7.68%* ³

Live Life Home Loan (Variable Rate)

\$250,000 plus		\$100,000 to \$249,999		\$50,000 to \$99,999	
7.00%	7.06%* ¹	7.20%	7.29%* ²	7.50%	7.70%* ³

Live Life Residential Investment & Interest Only Loan (Variable Rate)

\$250,000 plus		\$100,000 to \$249,999		Up to \$99,999	
7.00%	N/A	7.20%	N/A	7.50%	N/A

Fixed N' Easy (Fixed Rate)

1 Year Fixed	6.99%	7.28%* ⁴	Owner occupied or investment
2 Year Fixed	6.99%	7.26%* ⁴	Owner occupied or investment
3 Year Fixed	7.09%	7.27%* ⁴	Owner occupied or investment
5 Year Fixed	8.09%	7.71%* ⁴	Owner occupied or investment

COMMERCIAL LOANS / INTEREST ONLY LOANS

Commercial and Interest Only Loans are available. For indicative rates, please phone us on 1300 365 7 24.

PERSONAL LOANS

The following rates are applicable for all members of Holiday Coast Credit Union with Whole of Pay credited to their account. All other members' rates will be assessed on application.

Home Equity (Variable Rate)

7.80%	14.34%* ⁵	Residential Mortgage Secured ⁱ
7.90%	7.90%* ⁵	Fixed Term Deposit Secured ⁱⁱ
10.14%	10.14%* ⁵	Unsecured ⁱⁱⁱ

New Car Loan (secured by cars up to 2 years old)

9.09%	9.37%* ⁶	Variable Rate	9.34%	9.63%* ⁶	Fixed Rate
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"Personal" Personal Loan (secured by cars 2 – 5 years old)

11.09%	11.38%* ⁶	Variable Rate	11.85%	12.14%* ⁶	Fixed Rate
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"Personal" Personal Loan (Variable Rate)

Partially Secured ^{iv}		Unsecured ^v		
14.10%	22.05%* ⁷	14.60%	22.57%* ⁷	\$0 - \$2,500
13.60%	17.61%* ⁸	14.10%	18.12%* ⁸	\$2,501 - \$5,000
13.10%	14.49%* ⁵	13.60%	15.00%* ⁵	\$5,001 - \$15,000
12.85%	13.15%* ⁹	13.35%	13.65%* ⁹	\$15,001 - \$30,000
12.35%	12.64%* ⁹	N/A	N/A	\$30,001 - \$50,000

Personal Overdrafts & Personal Line of Credit (Variable Rate)

9.50%	N/A	Secured ^{vi}
13.85%	N/A	Up to \$5,000 Unsecured ^{vii}

MyCard Credit Card (Variable Rate)

19.24%	Mastercard Standard Rate (effective 1 June 2010)
13.10%	Low Rate Mastercard Standard Rate (effective 1 June 2010)

*** UNDERSTANDING COMPARISON RATES**

1. Comparison rate calculated on a loan amount of \$300,000 over a term of 30 years based on monthly repayments. These rates are for secured loans only.
2. Comparison rate calculated on a loan amount of \$225,000 over a term of 25 years based on monthly repayments. These rates are for secured loans only.
3. Comparison rate calculated on a loan amount of \$100,000 over a term of 25 years based on monthly repayments. These rates are for secured loans only.
4. Comparison rate calculated on a loan amount of \$150,000 over a term of 25 years based on monthly repayments with LVR below 80%. All fixed rate loans revert to our Live Life Home Loan Variable rate at the completion of the applicable fixed rate period.
5. Comparison rate calculated on a loan amount of \$10,000 over a term of 3 years based on monthly repayments.
6. Comparison rate calculated on a loan amount of \$30,000 over a term of 5 years based on monthly repayments. These rates are for secured loans only.
7. Comparison rate calculated on a loan amount of \$2,500 over a term of 2 years based on monthly repayments. These rates are for partially secured and unsecured loans.
8. Comparison rate calculated on a loan amount of \$5,000 over a term of 2 years based on monthly repayments. These rates are for partially secured and unsecured loans.
9. Comparison rate calculated on a loan amount of \$ 30,000 over a term of 5 years based on monthly repayments. These rates are for partially secured and unsecured loans.

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. Comparison Rate Schedule is available for collection at any Holiday Coast Credit Union branch or via our website at www.hccu.com.au

- i. Security requirement is by Residential Mortgage held with Holiday Coast Credit Union
- ii. Security requirement is by Fixed Term Deposit held with Holiday Coast Credit Union
- iii. 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.
- iv. Part security required to at least 50% of loan value
- v. There is no requirement to secure your loan with an existing asset
- vi. Security requirement is by Residential Mortgage or Fixed Term Deposit
- vii. There is no requirement to secure your loan with an existing asset