

**COMPARISON RATE SCHEDULE**

2 Chloride Street Broken Hill NSW 2880

Phone: 08 8088 2199

Fax: 08 8087 6730

www.bhccu.com.au

**Personal Loan Comparison Rate Schedule**

		Personal Loans							
		Cash secured Over \$30,000	Cash secured Under \$30,000	New Car / Secured	New Car / Renovations	Used Car / Renovations	Personal Loan Secured	Personal Loan Over \$5,000	Personal Loan Under \$5,000
Annual Percentage Rate		6.80%	10.50%	8.99%	10.50%	13.50%	13.50%	15.90%	17.90%
Loan Amount	Loan Term								
\$2,500	2 years	-	23.09% **	21.85% **	23.09% *	26.26% *	-	-	30.90% *
\$5,000	2 years	-	16.91% **	15.54% **	16.91% *	19.99% *	38.63% **	22.45% *	-
\$10,000	3 years	-	12.72% **	11.27% **	12.72% *	15.76% *	22.47% **	18.20% *	-
\$15,000	4 years	-	11.64% **	10.16% **	11.64% *	14.67% *	18.18% **	17.09% *	-
\$20,000	4 years	-	11.36% **	9.87% **	11.36% *	14.38% *	17.03% **	16.80% *	-
\$25,000	5 years	-	11.06% **	9.57% **	11.06% *	14.08% *	15.83% **	16.49% *	-
\$30,000	5 years	7.25% **	10.97% **	9.48% **	10.97% **	13.98% **	15.45% **	16.40% **	-
\$50,000	7 years	7.00% **	-	9.21% **	10.71% **	13.72% **	14.39% **	16.13% **	-
\$70,000	25 years ***	6.85% **	-	9.06% **	-	-	-	-	-
\$100,000	25 years ***	6.84% **	-	9.04% **	-	-	-	-	-
\$130,000	25 years ***	6.83% **	-	-	-	-	-	-	-
\$150,000	25 years ***	6.82% **	-	-	-	-	-	-	-
\$200,000	25 years ***	6.82% **	-	-	-	-	-	-	-
\$225,000	25 years ***	6.82% **	-	-	-	-	-	-	-
\$250,000	25 years ***	6.81% **	-	-	-	-	-	-	-
\$275,000	30 years ***	6.81% **	-	-	-	-	-	-	-
\$300,000	30 years ***	6.81% **	-	-	-	-	-	-	-

\* These rates are applicable for unsecured loans only

\*\* These rates are applicable for secured loans only

\*\*\* Credit is available for this amount but not for the term specified in this Schedule.

(The law requires that, for comparison purposes, the term specified for this amount be used to calculate the comparison rate)

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.

Date of Issue 4th January 2012



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**Home Loan Comparison Rate Schedule**

		<b>Housing Loans</b>			
		Owner Occupied Home Loan	Standard Home Loan	Investment Home Loan	Mortgage Offset Home Loan
Annual Percentage Rate		6.35%	6.74%	6.80%	7.25%
Loan Amount	Loan Term	<b>Comparison Rate (p.a.) Variable</b>			
\$10,000	3 years	14.94% **	15.36% **	15.41% **	15.89% **
\$15,000	4 years	10.77% **	11.19% **	11.24% **	11.71% **
\$20,000	4 years	9.69% **	10.10% **	10.15% **	10.61% **
\$25,000	5 years	8.53% **	8.94% **	8.99% **	9.45% **
\$30,000	5 years	8.17% **	8.58% **	8.63% **	9.09% **
\$50,000	7 years	7.37% **	7.78% **	7.83% **	8.28% **
\$70,000	25 years	6.61% **	7.01% **	7.06% **	7.52% **
\$100,000	25 years	6.53% **	6.93% **	6.98% **	7.44% **
\$130,000	25 years	6.49% **	6.89% **	6.94% **	7.39% **
\$150,000	25 years	6.47% **	6.87% **	6.92% **	7.38% **
\$200,000	25 years	6.44% **	6.84% **	6.89% **	7.34% **
\$225,000	25 years	6.43% **	6.83% **	6.88% **	7.33% **
\$250,000	25 years	6.42% **	6.82% **	6.87% **	7.33% **
\$275,000	30 years ***	6.41% **	6.81% **	6.86% **	7.31% **
\$300,000	30 years ***	6.40% **	6.80% **	6.85% **	7.31% **

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