



Broken Hill
Community Credit Union

The Broken Hill Community Credit Union Ltd

ABN 12 087 650 762 AFSL No. 238020

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 | | 7.05% | 10.50% | 9.24% | 10.50% | 13.50% | 13.50% | 15.90% | 17.90% |
| Loan Amount | Loan Term | | | | | | | | |
| \$2,500 | 2 years | - | 18.46% | 17.50% | 18.46% | 21.56% | - | - | 26.11% |
| \$5,000 | 2 years | - | 14.53% | 13.42% | 14.53% | 17.58% | 36.47% | 20.02% | - |
| \$10,000 | 3 years | - | 11.89%** | 10.69% | 11.89%* | 14.92% | 21.68% | 17.34% | - |
| \$15,000 | 4 years | - | 11.22% | 9.99% | 11.22% | 14.23%* | 17.77% | 16.65% | - |
| \$20,000 | 4 years | - | 11.04%** | 9.80% | 11.04%* | 14.05%* | 16.72% | 16.46%* | - |
| \$25,000 | 5 years | - | 10.85%** | 9.61% | 10.85%* | 13.86%* | 15.63% | 16.27%* | - |
| \$30,000 | 5 years | 7.33% | 10.79%** | 9.55% | 10.79%** | 13.80%** | 15.27% | 16.21%** | - |
| \$50,000 | 7 years | 7.18% | - | 9.38% | 10.63% | 13.64% | 14.51% | 16.04% | - |
| \$70,000 | 25 years *** | 7.08% | - | 9.29% | - | - | - | - | - |
| \$100,000 | 25 years *** | 7.07% | - | 9.28% | - | - | - | - | - |
| \$130,000 | 25 years *** | 7.07% | - | - | - | - | - | - | - |
| \$150,000 | 25 years *** | 7.07% | - | - | - | - | - | - | - |
| \$200,000 | 25 years *** | 7.06% | - | - | - | - | - | - | - |
| \$225,000 | 25 years *** | 7.06% | - | - | - | - | - | - | - |
| \$250,000 | 25 years *** | 7.06% | - | - | - | - | - | - | - |
| \$275,000 | 30 years *** | 7.06% | - | - | - | - | - | - | - |
| \$300,000 | 30 years *** | 7.06% | - | - | - | - | - | - | - |

* 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 31st May 2010



COMPARISON RATE SCHEDULE

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Home Loan Comparison Rate Schedule

| | | Housing Loans | | | |
|------------------------|------------------|--|--------------------|----------------------|---------------------------|
| | | Owner Occupied Home Loan | Standard Home Loan | Investment Home Loan | Mortgage Offset Home Loan |
| Annual Percentage Rate | | 6.60% | 6.99% | 7.05% | 7.50% |
| Loan Amount | Loan Term | Comparison Rate (p.a.) Variable | | | |
| \$10,000 | 3 years | 14.83% | 15.25% | 15.30% | 15.77% |
| \$15,000 | 4 years | 10.84% | 11.25% | 11.30% | 11.77% |
| \$20,000 | 4 years | 9.80% | 10.21% | 10.26% | 10.72% |
| \$25,000 | 5 years | 8.69% | 9.09% | 9.15% | 9.60% |
| \$30,000 | 5 years | 8.34% | 8.75% | 8.80% | 9.26% |
| \$50,000 | 7 years | 7.56% | 7.96% | 8.01% | 8.47% |
| \$70,000 | 25 years | 6.84% | 7.25% | 7.30% | 7.75% |
| \$100,000 | 25 years | 6.77% | 7.17% | 7.22% | 7.68% |
| \$130,000 | 25 years | 6.73% | 7.13% | 7.18% | 7.64% |
| \$150,000 | 25 years | 6.71% | 7.12% | 7.17% | 7.62% |
| \$200,000 | 25 years | 6.69% | 7.09% | 7.14% | 7.59% |
| \$225,000 | 25 years | 6.68% | 7.08% | 7.13% | 7.58% |
| \$250,000 | 25 years | 6.67% | 7.07% | 7.12% | 7.57% |
| \$275,000 | 30 years *** | 6.66% | 7.06% | 7.11% | 7.56% |
| \$300,000 | 30 years *** | 6.65% | 7.05% | 7.10% | 7.55% |

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