

Melbourne University Credit Union can provide fast and efficient loans service, usually within 24 hours for a wide range of loans, at a very competitive rate.

At Melbourne University Credit Union we offer a variety of loans, which have benefits including:

* You can borrow from as low as \$500 to \$20,000 for a maximum term of 5 years (Personal Loans)

* You can borrow : up to \$5,000 for a maximum term of 5 years (Student Loans)

* You can borrow : up to \$30,000 for a maximum term of 5 years (Car Loans)

* No penalty for early repayments.

* No penalty for additional loan repayments

* No establishment or ongoing fees

* Member Care Life cover for eligible borrowers at no extra cost, to a maximum of \$30,000

* Payroll deductions and direct credits available for easy loan repayments

Warning: This Comparison Rate applies only to the example /the 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 full comparison rate schedule is available at our premises.

Loan Rates

Personal Loans

Amount Of Loan	Interest Rate Per Annum	Term Of Loan	Fortnightly Repayment	Total Interest Payable
1,000	12.90%	1 Year	42.00	69.44
2,000	12.90%	2 Years	44.00	273.24
3,000	12.90%	3 Years	47.00	614.86
4,000	12.90%	4 Years	50.00	1,103.20
5,000	12.90%	5 Years	53.00	1,747.73
6,000	12.90%	5 Years	63.00	2,126.88
8,000	12.90%	5 Years	84.00	2,834.84
10,000	12.90%	5 Years	105.00	3,542.75
12,000	12.90%	5 Years	126.00	4,250.73
14,000	12.90%	5 Years	147.00	4,958.75
16,000	12.90%	5 Years	168.00	5,666.64
18,000	12.90%	5 Years	189.00	6,374.66
20,000	12.90%	5 Years	209.00	7,134.15

The Comparison rate is 12.86% calculated on a loan amount \$10,000 over 3 years based on fortnightly repayments. These rates are for unsecured loans only

Student Loans

Amount Of Loan	Interest Rate Per Annum	Term Of Loan	Fortnightly Repayment	Total Interest Payable
1,000	10.00%	1 Year	41.00	54.80
2,000	10.00%	2 Years	43.00	209.63
3,000	10.00%	3 Years	45.00	473.08
4,000	10.00%	4 Years	47.00	852.01
5,000	10.00%	5 Years	49.00	1,354.69

The Comparison rate is 9.98% calculated on a loan amount \$2,500 over 2 years based on fortnightly repayments. These rates are for secured loans only.

Motor Vehicle Secured

Amount Of Loan	Interest Rate Per Annum	Term Of Loan	Fortnightly Repayment	Total Interest Payable
5,000	11.90%	5 Years	52.00	1,594.70
7,000	11.90%	5 Years	72.00	2,267.65
10,000	11.90%	5 Years	103.00	3,231.59
12,000	11.90%	5 Years	123.00	3,905.12
14,000	11.90%	5 Years	144.00	4,532.30
16,000	11.90%	5 Years	164.00	5,205.79
18,000	11.90%	5 Years	184.00	5,879.52
20,000	11.90%	5 Years	205.00	6,506.47
25,000	11.90%	6 Years	225.00	9,918.81
30,000	11.90%	6 Years	270.00	11,901.98

The Comparison rate is 11.87% calculated on a loan amount \$10,000 over 3 years based on fortnightly repayments. These rates are for secured loans only

Melbourne University Credit Union can provide fast and efficient loans service, usually within 24 hours for a wide range of loans, at a very competitive rate.

At Melbourne University Credit Union we offer a variety of loans, which have benefits including:

- * You can borrow :
up to \$250,000 for a maximum term of 25 years (Housing Loans) or up to \$750,000 (Mortgage Loans)
- * No penalty for early repayments.
- * No penalty for additional loan repayments
- * No establishment or ongoing fees (Housing Loans)
- * Payroll deductions and direct credits available for easy loan repayments
- * Fees and charges are payable and the details of the fees and charges are available in the Credit Unions's fees and charges brochure available on request.

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Loan Rates

Home Equity/Housing Loans

Amount Of Loan \$	Interest Rate Per Annum	Term Of Loan Years	Fortnightly Repayment \$
25,000	7.20%	25	83.00
50,000	7.20%	25	166.00
75,000	7.20%	25	249.00
100,000	7.20%	25	332.00
125,000	7.20%	25	415.00
150,000	7.20%	25	498.00
180,000	7.20%	25	598.00
200,000	7.20%	25	665.00
220,000	7.20%	25	732.00
240,000	7.20%	25	799.00
250,000	7.20%	25	832.00

The Comparison rate is 7.24% calculated on a loan amount \$150,000 over 25 years based on fortnightly repayments. These rates are for secured loans only.

Mortgage Loans

Amount Of Loan \$	Interest Rate Per Annum	Term Of Loan Years	Fortnightly Repayment \$
100,000	7.20%	25	333.00
150,000	7.20%	25	498.00
200,000	7.20%	25	664.00
250,000	7.20%	25	830.00
300,000	7.20%	25	996.00
400,000	7.20%	25	1,328.00
500,000	7.20%	25	1,660.00
600,000	7.20%	25	1,992.00
700,000	7.20%	25	2,323.00
750,000	7.20%	25	2,489.00

The Comparison rate is 7.22% calculated on a loan amount \$300,000 over 30 years based on fortnightly repayments. These rates are for secured loans only.

Overdraft/Line of Credit

MINIMUM REPAYMENTS
\$20.00 or 5.00% of the closing balance of the statement whichever is the greater.

PLEASE NOTE

The repayment figures on this leaflet are to be used as a guide only. All our interest rates are variable and subject to change. Interest calculated on the daily outstanding balance



MORTGAGE RATES

Home Equity / Housing Loans

You can borrow up to \$150,000 for a maximum term of 25 years

Amount Of Loan \$	Interest Rate Per Annum variable	Term Of Loan Years	Fortnightly Repayment \$
25,000	6.45%	25	78.00
50,000	6.45%	25	156.00
75,000	6.45%	25	234.00
100,000	6.45%	25	312.00
125,000	6.45%	25	390.00
150,000	6.45%	25	468.00
180,000	6.45%	25	562.00
200,000	6.45%	25	624.00
220,000	6.45%	25	687.00
240,000	6.45%	25	749.00
250,000	6.45%	25	781.00

The Comparison rate is 6.49% calculated on a loan amount \$150,000 over 25 years based on fortnightly repayments. These rates are for secured loans only.

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- * Fees and charges are payable



New Housing Loan

You can borrow from \$100,000 up to \$750,000 for a maximum term of 25 years

Amount Of Loan \$	Interest Rate Per Annum variable	Term Of Loan Years	Fortnightly Repayment \$
100,000	6.20%	25	308.00
150,000	6.20%	25	462.00
200,000	6.20%	25	616.00
250,000	6.20%	25	770.00
300,000	6.20%	25	924.00
350,000	6.20%	25	1,078.00
400,000	6.20%	25	1,231.00
500,000	6.20%	25	1,539.00
600,000	6.20%	25	1,847.00
700,000	6.20%	25	2,155.00

The Comparison rate is 6.25% calculated on a loan amount \$150,000 over 25 years based on fortnightly repayments. These rates are for secured loans only.

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