

COMPARISON RATE SCHEDULE *Effective 1 January 2012*

FIRST CHOICE Credit Union Ltd

ABN 63 087 649 86

Personal Loan – 14.50% p.a.		
<i>Amount</i>	<i>Term</i>	<i>Comparison Rate</i>
\$2,500	2 years	19.89%
\$5,000	2 years	17.22%
\$10,000 unsecured	3 years	15.45%
\$15,000	4 years	14.99%
\$20,000	4 years	14.87%
\$25,000	5 years	14.75%
\$30,000	5 years	14.70%

Computer Loan – 14.50% p.a.		
<i>Amount</i>	<i>Term</i>	<i>Comparison Rate</i>
\$2,500	2 years	19.89%
\$5,000	2 years	17.22%
\$10,000 unsecured	3 years	15.45%
\$15,000	4 years	14.99%
\$20,000	4 years	14.87%

New Car Loan with 20% equity – 8.99% p.a.		
<i>Amount</i>	<i>Term</i>	<i>Comparison Rate</i>
\$2,500	2 years	14.26%
\$5,000	2 years	11.65%
\$10,000 secured	3 years	9.91%
\$15,000	4 years	9.46%
\$20,000	4 years	9.34%
\$25,000	5 years	9.22%
\$30,000 secured	5 years	9.18%
\$50,000	7 years	9.08%

New Car Loan with full payment – 10.25% p.a.		
<i>Amount</i>	<i>Term</i>	<i>Comparison Rate</i>
\$2,500	2 years	15.55%
\$5,000	2 years	12.92%
\$10,000 secured	3 years	11.17%
\$15,000	4 years	10.72%
\$20,000	4 years	10.60%
\$25,000	5 years	10.48%
\$30,000 secured	5 years	10.44%
\$50,000	7 years	10.34%

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.

Used Car Loan with 20% equity – 10.50% p.a.		
<i>Amount</i>	<i>Term</i>	<i>Comparison Rate</i>
\$2,500	2 years	15.81%
\$5,000	2 years	13.17%
\$10,000 secured	3 years	11.42%
\$15,000	4 years	10.97%
\$20,000	4 years	10.86%
\$25,000	5 years	10.73%
\$30,000 secured	5 years	10.69%
\$50,000	7 years	10.59%

Used Car Loan with full payment – 11.50% p.a.		
<i>Amount</i>	<i>Term</i>	<i>Comparison Rate</i>
\$2,500	2 years	16.82%
\$5,000	2 years	14.18%
\$10,000 secured	3 years	12.43%
\$15,000	4 years	11.98%
\$20,000	4 years	11.86%
\$25,000	5 years	11.58%
\$30,000 secured	5 years	11.70%
\$50,000	7 years	11.59%

Housing Loan – 6.75% p.a.		
<i>Amount</i>	<i>Term</i>	<i>Comparison Rate</i>
\$25,000	5 years	8.85%
\$30,000 secured	5 years	8.51%
\$50,000	7 years	7.51%
\$70,000	25 years	6.92%
\$100,000	25 years	6.87%
\$130,000	25 years	6.84%
\$150,000	25 years	6.83%
\$200,000	25 years	6.81%
\$225,000	25 years	6.80%
\$250,000	25 years	6.80%
\$275,000	30 years	6.79%
\$300,000	30 years	6.79%