

COMPARISON RATE SCHEDULE *Effective 1 April 2015*

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	19.88%
\$5,000	2 years	17.21%
\$10,000 unsecured	3 years	15.44%
\$15,000	4 years	14.99%
\$20,000	4 years	14.87%
\$25,000	5 years	14.74%
\$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	19.88%
\$5,000	2 years	17.21%
\$10,000 unsecured	3 years	15.44%
\$15,000	4 years	14.99%
\$20,000	4 years	14.87%

New Car Loan with 20% equity – 8.80% p.a.		
<i>Amount</i>	<i>Term</i>	<i>Comparison Rate</i>
\$2,500	2 years	14.05%
\$5,000	2 years	11.44%
\$10,000 secured	3 years	9.71%
\$15,000	4 years	9.27%
\$20,000	4 years	9.15%
\$25,000	5 years	9.03%
\$30,000 secured	5 years	8.99%
\$50,000	7 years	8.89%

New Car Loan with full payment – 10.25% p.a.		
<i>Amount</i>	<i>Term</i>	<i>Comparison Rate</i>
\$2,500	2 years	15.53%
\$5,000	2 years	12.91%
\$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 is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

Used Car Loan with 20% equity – 10.50% p.a.		
<i>Amount</i>	<i>Term</i>	<i>Comparison Rate</i>
\$2,500	2 years	15.78%
\$5,000	2 years	13.16%
\$10,000 secured	3 years	11.42%
\$15,000	4 years	10.97%
\$20,000	4 years	10.85%
\$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	16.81%
\$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	11.73%
\$30,000 secured	5 years	11.70%
\$50,000	7 years	11.59%

Housing Loan – 5.55% p.a.		
<i>Amount</i>	<i>Term</i>	<i>Comparison Rate</i>
\$25,000	5 years	7.40%
\$30,000 secured	5 years	7.09%
\$50,000	7 years	6.20%
\$70,000	25 years	5.66%
\$100,000	25 years	5.63%
\$130,000	25 years	5.62%
\$150,000	25 years	5.61%
\$200,000	25 years	5.60%
\$225,000	25 years	5.59%
\$250,000	25 years	5.59%
\$275,000	30 years	5.58%
\$300,000	30 years	5.58%