

COMPARISON RATE SCHEDULE *Effective 1 June 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 – 5.30% p.a. | | |
|----------------------------------|-------------|------------------------|
| <i>Amount</i> | <i>Term</i> | <i>Comparison Rate</i> |
| \$25,000 | 5 years | 6.83% |
| \$30,000 secured | 5 years | 6.58% |
| \$50,000 | 7 years | 5.86% |
| \$70,000 | 25 years | 5.44% |
| \$100,000 | 25 years | 5.40% |
| \$130,000 | 25 years | 5.37% |
| \$150,000 | 25 years | 5.36% |
| \$200,000 | 25 years | 5.35% |
| \$225,000 | 25 years | 5.34% |
| \$250,000 | 25 years | 5.34% |
| \$275,000 | 30 years | 5.33% |
| \$300,000 | 30 years | 5.33% |