

| Australian Defence Credit Union Loan Products | | | | | | | | | | | | | | | | | |
|---|----------------|-----------------------------|----------------------|---------------|--------------|---------------|------------------|------------------|---------------------------|--------------|---------------|--------------|------------------|-----------------------|-----------------------|---------------------------|--------------|
| Loan Type | Personal Loans | | | New Car Loans | | | Used Car Loans | | Home Loans | | | | DHOAS Home Loans | | | | |
| Product | L41 * | L92 | L47 | L43 | | | L45 | | L12 | L16 | L18 | L19 | L50 | L51 | L52 | L53 | L54 |
| | Variable Rate | Variable Rate Start-Up Loan | Fixed Rate Redi-Loan | 20% Equity | 10% Equity | No Equity | 1 to 3 years old | 3 to 5 years old | Variable Rate with Offset | Budget | Interest Only | Investment | Premium Package | 2 Year Fixed Interest | 3 Year Fixed Interest | Variable Rate with Offset | Construction |
| Advertised Interest Rate | 14.40% | 14.24% | 12.99% | 9.24% | 9.50% | 10.50% | 11.45% | 12.45% | 6.54% | 6.04% | 6.54% | 6.54% | 6.89% | 7.59% | 7.89% | 6.54% | 6.60% |

| Comparison Rates Schedule: Rates are based on various loan terms and amounts to assist with product cost comparison to offerings by other financial institutions | | | | | | | | | | | | | | | | | | |
|--|-------------|--------|--------|--------|--------|--------|--------|--------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| TERM | LOAN AMOUNT | L41 | L92 | L47 | L43 | | | L45 | | L12 | L16 | L18 | L19 | L50 | L51 | L52 | L53 | L54 |
| 2 Years | \$5,000 | 16.47% | 16.30% | 16.09% | 11.88% | 12.14% | 13.15% | 14.11% | 15.13% | | | | | | | | | |
| 2 Years | \$10,000 | 15.43% | 15.26% | 14.52% | 10.55% | 10.81% | 11.81% | 12.77% | 13.78% | | | | | | | | | |
| 2 Years | \$20,000 | 14.91% | 14.75% | 13.75% | 9.89% | 10.15% | 11.15% | 12.11% | 13.11% | | | | | | | | | |
| 3 Years | \$10,000 | 15.11% | 14.95% | 14.05% | 10.14% | 10.40% | 11.40% | 12.36% | 13.36% | | | | | | | | | |
| 3 Years | \$20,000 | 14.75% | 14.59% | 13.52% | 9.69% | 9.95% | 10.95% | 11.90% | 12.91% | | | | | | | | | |
| 3 Years | \$30,000 | 14.64% | 14.48% | 13.34% | 9.54% | 9.80% | 10.80% | 11.75% | 12.75% | | | | | | | | | |
| 4 Years | \$15,000 | 14.77% | 14.61% | 13.53% | 9.70% | 9.96% | 10.96% | 11.92% | 12.92% | | | | | | | | | |
| 4 Years | \$20,000 | 14.67% | 14.51% | 13.40% | 9.58% | 9.84% | 10.85% | 11.80% | 12.80% | | | | | | | | | |
| 4 Years | \$30,000 | 14.58% | 14.42% | 13.26% | 9.47% | 9.73% | 10.73% | 11.68% | 12.68% | | | | | | | | | |
| 4 Years | \$40,000 | 14.54% | 14.38% | 13.19% | 9.41% | 9.67% | 10.67% | 11.62% | 12.63% | | | | | | | | | |
| 5 Years | \$25,000 | 14.58% | 14.42% | 13.26% | 9.46% | 9.72% | 10.73% | 11.68% | 12.68% | | | | | | | | | |
| 5 Years | \$30,000 | 14.55% | 14.39% | 13.21% | 9.43% | 9.69% | 10.69% | 11.64% | 12.64% | | | | | | | | | |
| 5 Years | \$40,000 | 14.51% | 14.35% | 13.16% | 9.38% | 9.64% | 10.64% | 11.59% | 12.59% | | | | | | | | | |
| 5 Years | \$50,000 | 14.49% | 14.33% | 13.12% | 9.35% | 9.61% | 10.61% | 11.56% | 12.57% | | | | | | | | | |
| 6 Years | \$30,000 | 14.53% | | | 9.40% | 9.66% | 10.66% | 11.61% | 12.61% | | | | | | | | | |
| 6 Years | \$40,000 | 14.50% | | | 9.36% | 9.62% | 10.62% | 11.57% | 12.57% | | | | | | | | | |
| 6 Years | \$50,000 | 14.48% | | | 9.33% | 9.60% | 10.60% | 11.55% | 12.55% | | | | | | | | | |
| 6 Years | \$60,000 | 14.46% | | | 9.32% | 9.58% | 10.58% | 11.53% | 12.53% | | | | | | | | | |
| 7 Years | \$35,000 | 14.50% | | | 9.36% | 9.62% | 10.62% | 11.57% | 12.57% | | | | | | | | | |
| 7 Years | \$50,000 | 14.47% | | | 9.32% | 9.58% | 10.58% | 11.54% | 12.54% | | | | | | | | | |
| 7 Years | \$60,000 | 14.46% | | | 9.31% | 9.57% | 10.57% | 11.52% | 12.52% | | | | | | | | | |
| 7 Years | \$70,000 | 14.45% | | | 9.30% | 9.56% | 10.56% | 11.51% | 12.51% | | | | | | | | | |
| 25 Years | \$75,000 | | | | | | | | | 6.67% | 6.17% | 6.67% | 6.67% | 6.72% | 6.90% | 7.09% | 6.67% | 6.68% |
| 25 Years | \$100,000 | | | | | | | | | 6.64% | 6.14% | 6.64% | 6.64% | 6.69% | 6.86% | 7.05% | 6.64% | 6.64% |
| 25 Years | \$125,000 | | | | | | | | | 6.62% | 6.12% | 6.62% | 6.62% | 6.67% | 6.84% | 7.03% | 6.62% | 6.62% |
| 25 Years | \$150,000 | | | | | | | | | 6.61% | 6.10% | 6.61% | 6.61% | 6.65% | 6.83% | 7.01% | 6.61% | 6.61% |
| 25 Years | \$200,000 | | | | | | | | | 6.59% | 6.09% | 6.59% | 6.59% | 6.64% | 6.81% | 6.99% | 6.59% | 6.60% |
| 25 Years | \$250,000 | | | | | | | | | 6.58% | 6.08% | 6.58% | 6.58% | 6.63% | 6.80% | 6.98% | 6.58% | 6.59% |
| 25 Years | \$300,000 | | | | | | | | | 6.57% | 6.07% | 6.57% | 6.57% | 6.62% | 6.79% | 6.97% | 6.57% | 6.58% |
| 25 Years | \$400,000 | | | | | | | | | 6.56% | 6.06% | 6.56% | 6.56% | 6.61% | 6.78% | 6.96% | 6.56% | 6.57% |
| 25 Years | \$500,000 | | | | | | | | | 6.56% | 6.06% | 6.56% | 6.56% | 6.61% | 6.77% | 6.96% | 6.56% | 6.57% |
| 30 Years | \$200,000 | | | | | | | | | 6.58% | 6.08% | 6.58% | 6.58% | 6.63% | 6.78% | 6.94% | 6.58% | 6.59% |
| 30 Years | \$300,000 | | | | | | | | | 6.57% | 6.07% | 6.57% | 6.57% | 6.61% | 6.76% | 6.93% | 6.57% | 6.57% |
| 30 Years | \$400,000 | | | | | | | | | 6.56% | 6.06% | 6.56% | 6.56% | 6.60% | 6.75% | 6.92% | 6.56% | 6.57% |
| 30 Years | \$500,000 | | | | | | | | | 6.56% | 6.06% | 6.56% | 6.56% | 6.60% | 6.75% | 6.91% | 6.56% | 6.56% |

* The Advertised Interest Rate noted for the L41 Variable Rate Personal Loan is indicative only. The interest rate on application is based on a credit assessment and may vary. Comparison rates provided for the L41 are based on the indicative rate.

COMPARISON RATES: When determining the true cost of a loan, it is important to consider not only the advertised interest rate, but also other fees and charges. A comparison rate helps take these factors into consideration by calculating the additional costs associated with a loan (such as up-front or monthly charges) and adding them to the advertised interest rate. This total is then expressed as another interest rate with the intention of giving consumers a clearer picture of the costs of the loan. Although comparison rates are helpful you should also evaluate the features and benefits a loan offers before deciding if it is suitable. Features that aren't included in comparison rates, such as free transactions or redraw facilities can provide you with greater flexibility, which can ultimately save you money. For further information regarding comparison rates refer to the Consumer Credit Code Website - www.creditcode.gov.au

WARNING: The above comparison rates apply only to 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 ADCU's Relationship Reward are not included in the comparison rate but may influence the cost of the loan.