



COMPARISON RATE SCHEDULE - As at 17/11/2008

Australian Defence Credit Union Loan Products											
	Personal Loan	Start Up Loan	Car Loan (New Cars) 10% Equity	Car Loan (New Cars) 20% Equity	Car Loan (New Cars) No Equity	Car Loan (Used Cars) 1 to 3 years old	Car Loan (Used Cars) 3 to 5 years old	Home Loan (Standard Variable Offset)	Budget	Investment Home Loan	Home Equity Loan
Annual Percentage Rate	13.90%	13.74%	9.00%	8.74%	10.00%	10.95%	11.95%	7.49%	6.99%	7.49%	7.89%

Comparison Rates (per annum)											
Amount	Term										
\$2,500	2 years	16.93%	16.79%								
\$5,000	2 years	15.40%	15.25%	10.50%	10.24%	11.50%	12.46%	13.46%			
\$10,000	3 years	14.39%	14.23%	9.50%	9.24%	10.50%	11.45%	12.44%			
\$15,000	4 years	14.13%	13.97%	9.25%	8.99%	10.25%	11.19%	12.19%			
\$20,000	4 years	14.06%	13.90%	9.18%	8.92%	10.18%	11.12%	12.12%			
\$25,000	5 years	13.99%	13.83%	9.11%	8.85%	10.11%	11.06%	12.05%			
\$30,000	5 years	13.97%	13.81%	9.09%	8.83%	10.09%	11.03%	12.03%	9.03%	9.03%	9.42%
\$50,000	7 years	13.91%		9.03%	8.77%	10.03%	10.97%	11.97%	8.53%	8.53%	8.53%
\$70,000	25 years								7.61%	7.61%	8.01%
\$100,000	25 years								7.57%	7.07%	7.57%
\$130,000	25 years								7.55%	7.05%	7.55%
\$150,000	25 years								7.54%	7.04%	7.54%
\$200,000	25 years								7.52%	7.03%	7.52%
\$225,000	25 years								7.52%	7.02%	7.52%
\$250,000	25 years								7.51%	7.02%	7.51%
\$275,000	30 years								7.51%	7.01%	7.51%
\$300,000	30 years								7.51%	7.01%	7.51%

WARNING: These comparison rates apply only to the examples given. Different amounts and terms will result in different comparison rates. Costs such as 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. Comparison rates have been calculated on fortnightly repayment frequency.

* Indicative rate only. Interest rate based on credit assessment and may vary.

** Loans are not available for these amounts at the terms specified.