



# Comparison Rate Schedule

Date of Issue: 1 June 2010

HOME LOANS Secured by a mortgage		Variable Loan Types				Fixed Loan Types (Principal & Interest)						Fixed Loan Types (Interest Only)					
		Smart Home Loan (L28, L31)	Smart Home Loan - Interest Only (L29, L32)	L40, L88, L96, L97, L98	L85 – Interest Only	1 Year Honey moon <sup>2</sup>	1 Year <sup>1</sup>	2 Year <sup>1</sup>	3 Year <sup>1</sup>	4 Year <sup>1</sup>	5 Year <sup>1</sup>	1 Year Honey moon <sup>2</sup>	1 Year <sup>1</sup>	2 Year <sup>1</sup>	3 Year <sup>1</sup>	4 Year <sup>1</sup>	5 Year <sup>1</sup>
<b>Annual Percentage Rate % p.a.</b>		<b>7.34</b>	<b>7.34</b>	<b>7.84</b>	<b>7.84</b>	<b>6.29</b>	<b>7.00</b>	<b>7.49</b>	<b>7.79</b>	<b>8.04</b>	<b>8.14</b>	<b>6.29</b>	<b>7.00</b>	<b>7.49</b>	<b>7.79</b>	<b>8.04</b>	<b>8.14</b>
Amount	Term (years)	Comparison Rate (% p.a.)															
\$300,000	30	7.36	7.36	7.86	7.86	7.26	7.33	7.39	7.48	7.60	7.70	7.27	7.33	7.38	7.46	7.56	7.64
\$275,000	30	7.36	7.36	7.86	7.86	7.26	7.33	7.39	7.48	7.61	7.70	7.27	7.33	7.38	7.46	7.56	7.64
\$250,000	25	7.37	7.36	7.87	7.86	7.25	7.33	7.40	7.50	7.64	7.74	7.27	7.33	7.39	7.47	7.58	7.66
\$225,000	25	7.37	7.36	7.87	7.86	7.26	7.33	7.40	7.50	7.64	7.74	7.28	7.33	7.39	7.47	7.58	7.66
\$200,000	25	7.37	7.37	7.87	7.87	7.26	7.34	7.40	7.51	7.64	7.74	7.28	7.34	7.39	7.47	7.58	7.67
\$150,000	25	7.38	7.37	7.89	7.88	7.27	7.35	7.42	7.52	7.65	7.75	7.29	7.35	7.40	7.48	7.59	7.67
\$130,000	25	7.39	7.38	7.89	7.88	7.28	7.36	7.42	7.53	7.66	7.76	7.29	7.35	7.40	7.49	7.60	7.68
\$100,000	25	7.41	7.39	7.91	7.89	7.29	7.37	7.44	7.54	7.68	7.78	7.30	7.36	7.42	7.50	7.61	7.69
\$70,000	25	7.44	7.41	7.94	7.92	7.32	7.40	7.47	7.57	7.71	7.81	7.33	7.39	7.44	7.52	7.63	7.72
\$50,000	7	7.71	7.56	8.21	8.06	7.41	7.61	7.79	8.03	8.30	8.46	7.37	7.50	7.61	7.78	8.01	8.18
\$30,000	5	8.18	7.82	8.68	8.32	7.78	8.05	8.28	8.56	8.86	8.98	7.57	7.74	7.88	8.11	8.40	8.62
\$25,000	5	8.34	7.91	8.85	8.42	7.94	8.21	8.44	8.73	9.02	9.15	7.66	7.83	7.98	8.20	8.50	8.72
\$20,000	4	8.88	8.20	9.38	8.71	8.40	8.72	8.99	9.31	9.59	-	7.90	8.10	8.28	8.55	8.91	-

<sup>1</sup> The fixed loan comparison rates are calculated under the assumption at the end of the fixed period, the balance of the term will convert to the current variable rate.  
<sup>2</sup> Loan available for new housing related business only and excludes refinancing of existing Northern Inland loans.

**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 costs savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. Terms and conditions, fees and charges apply and are available on request. Please be aware (1) NICU does not generally provide a home loan for a term exceeding 30 years, (2) all examples are based on monthly repayments and (3) NICU does not generally provide an interest-only loan for a term exceeding 5 years.

**BRANCHES:** 481 Peel St Tamworth NSW 2340, 142 Bridge St West Tamworth NSW 2340,  
 73 Maitland St Narrabri NSW 2390, 252 Conadilly St Gunnedah NSW 2380. **AGENCY:** 132 Merton St Boggabri NSW 2382  
**EMAIL:** info@nicu.com.au **TELEPHONE:** 1300 65 65 81 **WEBSITE:** www.nicu.com.au  
 Northern Inland Credit Union Ltd ABN 36 087 650 422 AFSL 235022

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Date of issue: 1 June 2010

<b>CAR LOANS</b> Secured by a motor vehicle		<b>Loan Types – will depend on age of the vehicle</b>			
		Vehicle Age 1 to 2 years	Vehicle Age 3 to 5 years	Vehicle Age 6 to 10 years	Vehicle Age 11+ years
<b>Annual Percentage Rate % p.a.</b>		<b>8.85</b>	<b>10.55</b>	<b>14.50</b>	<b>16.20</b>
<b>Amount</b>	<b>Term</b>	<b>Comparison Rate (% p.a.)</b>			
\$30,000	5 years	8.99	10.69	14.65	
\$25,000	5 years	9.02	10.72	14.68	16.38
\$20,000	4 years	9.11	10.81	14.77	16.48
\$15,000	4 years	9.20	10.90	14.86	16.57
\$10,000	3 years	9.53	11.24	15.20	16.91
\$5,000	2 years	10.83	12.54	16.52	18.24

<b>PERSONAL LOANS</b>		<b>Loan Types</b>			
		L23 <sup>1</sup>	L92 <sup>2</sup>	L95 <sup>3</sup>	L91, L93 <sup>4</sup>
<b>Annual Percentage Rate % p.a.</b>		<b>10.55</b>	<b>14.50</b>	<b>10.10</b>	<b>16.20</b>
<b>Amount</b>	<b>Term</b>	<b>Comparison Rate (% p.a.)</b>			
\$30,000	5 years	10.69	14.65	10.24	N/A
\$25,000	5 years	10.72	14.68	10.27	
\$20,000	4 years	10.81	14.77	10.36	16.48
\$15,000	4 years	10.90	14.86	10.45	16.57
\$10,000	3 years	11.24	15.20	10.79	16.91
\$5,000	2 years	12.54	16.52	12.09	18.24
\$2,500	2 years	14.51	18.53	14.06	20.25

<sup>1</sup> Secured by vehicle 1 to 5 years of age <sup>2</sup> Secured by vehicle 6 to 10 years of age <sup>3</sup> Secured by a Term Deposit <sup>4</sup> Unsecured

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