

## Comparison Rate Schedule

home lending		Basic Home Loan	Offset Home Loan	Construction Loan	Bridging Loan
		(secured)	(secured)	(secured)	(secured)
		Variable Interest Rate (p.a.)			
		5.82%	6.32%	6.32%	6.32%
		Comparison Rate (p.a.)			
Amount (\$)	Term (years)				
70,000	25	5.91%	6.41%	6.47%	6.41%
100,000	25	5.88%	6.38%	6.42%	6.38%
130,000	25	5.87%	6.37%	6.40%	6.37%
150,000	25	5.86%	6.36%	6.39%	6.36%
200,000	25	5.85%	6.35%	6.37%	6.35%
225,000	25	5.85%	6.35%	6.37%	6.35%
250,000	25	5.85%	6.35%	6.36%	6.35%
275,000	30*	5.84%	6.34%	6.35%	6.34%
300,000	30*	5.84%	6.34%	6.35%	6.34%

Date of issue: 14 December 2009.  
 \*The maximum loan term is 30 years.  
 Credit Provider: Victoria Teachers Credit Union Limited

**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 cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

## Comparison Rate Schedule

### home lending

Amount (\$)	Term (years)	Standard Home Loan with fixed interest period (secured) 1 Year	Standard Home Loan with fixed interest period (secured) 2 Years	Standard Home Loan with fixed interest period (secured) 3 Years	Standard Home Loan with fixed interest period (secured) 4 Years	Standard Home Loan with fixed interest period (secured) 5 Years
		Interest Rate (p.a.)				
		1 year fixed at 6.59% followed by variable rate of 6.25%	2 years fixed at 7.29% followed by variable rate of 6.25%	3 years fixed at 7.64% followed by variable rate of 6.25%	4 years fixed at 7.89% followed by variable rate of 6.25%	5 years fixed at 7.99% followed by variable rate of 6.25%
		Comparison Rate (p.a.)				
70,000	25	6.38%	6.55%	6.75%	6.96%	7.13%
100,000	25	6.35%	6.52%	6.72%	6.93%	7.10%
130,000	25	6.33%	6.51%	6.70%	6.92%	7.09%
150,000	25	6.33%	6.50%	6.70%	6.91%	7.08%
200,000	25	6.32%	6.49%	6.69%	6.90%	7.07%
225,000	25	6.31%	6.49%	6.68%	6.89%	7.07%
250,000	25	6.31%	6.48%	6.68%	6.89%	7.06%
275,000	30*	6.30%	6.46%	6.63%	6.82%	6.98%
300,000	30*	6.30%	6.45%	6.63%	6.82%	6.98%

Date of issue: 14 December 2009.

\* The maximum loan term is 30 years.

Rates are indicative only. Fixed rates are fixed at date of funding.

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Home Fixed 1209

serving the education community

**Victoria Teachers Credit Union Limited** ABN 44 087 651 769 AFSL 240 960 www.victeach.com.au  
**Head Office** 277 Camberwell Road Camberwell Victoria 3124 Telephone 1300 654 822 Facsimile 03 9882 4348  
**Branch Office** 687 Mt Alexander Road Moonee Ponds Victoria 3039



## Comparison Rate Schedule

### first home buyers' loan

#### home lending

Amount (\$)	Term (years)	Basic Home Loan	Offset Home Loan	Construction Loan
		(secured)	(secured)	(secured)
Variable Interest Rate (p.a.)				
		5.82%	6.32%	6.32%
Comparison Rate (p.a.)				
70,000	25	5.82%	6.32%	6.37%
100,000	25	5.82%	6.32%	6.36%
130,000	25	5.82%	6.32%	6.35%
150,000	25	5.82%	6.32%	6.34%
200,000	25	5.82%	6.32%	6.34%
225,000	25	5.82%	6.32%	6.34%
250,000	25	5.82%	6.32%	6.34%
275,000	30*	5.82%	6.32%	6.33%
300,000	30*	5.82%	6.32%	6.33%

Date of issue: 14 December 2009.

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## Comparison Rate Schedule

### first home buyers' loan

#### home lending

Amount (\$)	Term (years)	Standard Home Loan with fixed interest period (secured) 1 Year	Standard Home Loan with fixed interest period (secured) 2 Years	Standard Home Loan with fixed interest period (secured) 3 Years	Standard Home Loan with fixed interest period (secured) 4 Years	Standard Home Loan with fixed interest period (secured) 5 Years
		Interest Rate (p.a.)				
		1 year fixed at 6.59% followed by variable rate of 6.25%	2 years fixed at 7.29% followed by variable rate of 6.25%	3 years fixed at 7.64% followed by variable rate of 6.25%	4 years fixed at 7.89% followed by variable rate of 6.25%	5 years fixed at 7.99% followed by variable rate of 6.25%
		Comparison Rate (p.a.)				
70,000	25	6.28%	6.46%	6.65%	6.86%	7.03%
100,000	25	6.28%	6.46%	6.65%	6.86%	7.03%
130,000	25	6.28%	6.46%	6.65%	6.86%	7.03%
150,000	25	6.28%	6.46%	6.65%	6.86%	7.03%
200,000	25	6.28%	6.46%	6.65%	6.86%	7.03%
225,000	25	6.28%	6.46%	6.65%	6.86%	7.03%
250,000	25	6.28%	6.46%	6.65%	6.86%	7.03%
275,000	30*	6.28%	6.43%	6.61%	6.80%	6.96%
300,000	30*	6.28%	6.43%	6.61%	6.80%	6.96%

Date of issue: 14 December 2009.

\* The maximum loan term is 30 years.

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## Comparison Rate Schedule

### personal lending

Amount (\$)	Term (years)	Car Loan		Personal Loan		Share Loan	Student Loan			
		New (secured)	Used (secured)	(unsecured)	(secured)	(unsecured)	Non-deferred Repayments (unsecured)	(secured)	Deferred Repayments (unsecured)	(secured)
Variable Interest Rate (p.a.)										
		<b>8.70%</b>	<b>9.70%</b>	<b>11.45%</b>	<b>11.45%</b>	<b>9.95%</b>	<b>10.45%</b>	<b>10.45%</b>	<b>10.95%</b>	<b>10.95%</b>
Comparison Rate (p.a.)										
1,500	1			13.97%	13.97%	12.47%	12.96%	12.96%	13.46%	13.46%
2,500	2			12.25%	12.25%	10.75%	11.25%	11.25%	11.75%	11.75%
5,000	2		10.10%	11.85%	11.85%	10.35%	10.85%	10.85%	11.35%	11.35%
10,000	3	8.84%	9.84%	11.59%	11.59%	10.09%	10.59%	10.59%	11.09%	11.09%
15,000	4	8.77%	9.77%	11.52%	11.52%	10.02%				
20,000	4	8.75%	9.75%	11.50%	11.50%	10.00%				
25,000	5	8.73%	9.73%	11.49%	11.49%	9.98%				
30,000	5	8.73%	9.73%	11.48%	11.48%	9.98%				
50,000	7	8.71%	9.71%	11.46%	11.46%					

Date of issue: 16 November 2009.

Credit Provider: Victoria Teachers Credit Union Limited.

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