

# Comparison Rate Schedule

Effective 14th December 2011



The University Credit Society Limited

ABN: 90 087 651 901 AFSLN: 244168

80 Broadway, Nedlands WA 6009

Tel: 9389 1011 Fax: 9389 8407

## Home Loans (secured by Real Estate)

		Home Loans for existing residential or investment properties					
		CLASSIC PLUS Standard Variable Rate	FIXED OPTIONS - Fixed Rates (reverts to Standard Variable Rate)				
			1 year	2 years	3 years	4 years	5 years
Amount	Term	6.60%	6.05%	6.05%	6.20%	6.70%	6.70%
\$20,000	4 years	6.60	6.35	6.18	6.23	6.70	-
\$25,000	5 years	6.60	6.40	6.24	6.26	6.70	6.70
\$30,000	5 years	6.60	6.40	6.24	6.26	6.70	6.70
\$50,000	7 years	6.60	6.45	6.32	6.32	6.68	6.69
\$70,000	25 years	6.60	6.54	6.49	6.49	6.64	6.64
\$100,000	25 years	6.60	6.54	6.49	6.49	6.64	6.64
\$130,000	25 years	6.60	6.54	6.49	6.49	6.64	6.64
<b>\$150,000</b>	<b>25 years</b>	<b>6.60</b>	<b>6.54</b>	<b>6.49</b>	<b>6.49</b>	<b>6.64</b>	<b>6.64</b>
\$200,000	25 years	6.60	6.54	6.49	6.49	6.64	6.64
\$225,000	25 years	6.60	6.54	6.49	6.49	6.64	6.64
\$250,000	25 years	6.60	6.54	6.49	6.49	6.64	6.64
\$275,000	25 years	6.60	6.54	6.49	6.49	6.64	6.64
\$300,000	25 years	6.60	6.54	6.49	6.49	6.64	6.64

Call 9389 1011 for further information on any of our loans

The advertised / quoted fixed rate is an indicative interest rate only. The actual fixed rate is set at time of loan funding.

All rates are effective at the dates listed above and are subject to change without notice. Terms, conditions, fees, charges and lending criteria apply and are available on request and application.

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 extra inspections fees for home construction, and costs savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. Calculations are based on a monthly repayment frequency.