

Comparison Rate Schedule

Effective 14th December 2011



The University Credit Society Ltd
 ABN 90 087 651 901 AFSLN: 244168
 80 Broadway, Nedlands WA 6009
 Tel: 9389 1011 Fax: 9389 8407
 www.unicredit.com.au

Personal Loans

		Motor Vehicle Loans		Student Loans		
		New Car up to 1 yr old	Used Car up to 5 yrs old	Parental Guarantee	Secured by Guarantee	Unsecured
Amount	Term	9.90%	10.90%	9.95%	10.95%	11.95%
\$10,000	3 years	9.90	10.90	9.95	10.95	11.95

		Personal Loans				
		Secured		Unsecured		
		Real Estate	Term Deposit	Member Package	University Package	Standard Unsecured
		Member or University Establishment Fee		Member or University Establishment Fee		Standard Est Fee
Amount	Term	6.60%	6.60%	10.95%	10.95%	13.45%
\$5,000	2 years	6.60	7.09	11.45	11.45	14.46
\$10,000	3 years	6.60	6.94	11.30	11.30	14.15
\$15,000	4 years	6.60	7.28	11.13	11.13	13.81
\$20,000	4 years	6.60	7.11	11.08	11.08	13.72
\$25,000	5 years	6.60	6.93	11.04	11.04	13.63
\$30,000	5 years	6.60	6.88	11.02	11.02	13.60

Continuing Credits

Secured by Owner/Occupier or Investment Property Mortgage		
Equity Access	6.95%	> Variable interest rates
Continuing Credits (Unsecured)		
Visa Debit Card	14.50%	> Variable interest rates > Revolving credit facility
Unsecured Overdrafts	14.50%	> Interest calculated on daily basis

Call 9389 1011 for further information on any of our loans

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