

The Community Mutual Group
A trading name of New England Credit Union Ltd
ABN 21 087 650 360

Comparison Rate Schedule - Date of Issue effective from 19 December 2011
Contact us on: 132067 or at www.communitymutual.com.au

Car Loans – Secured – Variable Rate

Amount	Term	Car Loan – L7		Car Loan – L7		Car Loan – L7		Car Loan – L6	
		Interest Rate (%p.a)	Comparison Rate (%p.a)	Interest Rate (%p.a)	Comparison Rate (%p.a)	Interest Rate (%p.a)	Comparison Rate (%p.a)	Interest Rate (%p.a)	Comparison Rate (%p.a)
\$5,000.00	2 Years							13.99	17.65
\$10,000.00	3 Years	10.99	12.22	11.99	13.23	12.99	14.23	13.99	15.23
\$15,000.00	4 Years	10.99	11.61	11.99	12.61	12.99	13.61	13.99	14.61
\$20,000.00	4 Years	10.99	11.45	11.99	12.45	12.99	13.44	13.99	14.44
\$25,000.00	5 Years	10.99	11.28	11.99	12.28	12.99	13.27	13.99	14.27
\$30,000.00	5 Years	10.99	11.23	11.99	12.22	12.99	13.22	13.99	14.22
\$50,000.00	7 Years	10.99	11.08	11.99	12.08	12.99	13.07	13.99	14.07

Car Loans – Secured – Fixed Rate Personal Loans – Unsecured or Secured

Amount	Term	Car Loan - Fixed Rate L89		Personal Loan L5	
		Interest Rate (%p.a.)	Comparison Rate (%p.a.)	Interest Rate (%p.a.)	Comparison Rate (%p.a.)
\$2,500.00	2 Years			15.99	22.08
\$5,000.00	2 Years			15.99	19.03
\$10,000.00	3 Years	9.49	10.72	15.99	17.01
\$15,000.00	4 Years	9.49	10.11	15.99	16.49
\$20,000.00	4 Years	9.49	9.95	15.99	16.35
\$25,000.00	5 Years	9.49	9.78	15.99	16.21
\$30,000.00	5 Years	9.49	9.73	15.99	16.16
\$50,000.00	7 Years	9.49	9.59	15.99	16.04

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. Terms and Conditions, fees and charges apply and are available on request.

Variable Rate Home Loans – Secured

Amount	Term	Redi Draw/Mortgage Breaker L1 L77		Owner Builder L35		First Home Buyer Pack L53		Sustainable Home Loan L52	
		Variable rate		1% above standard variable owner occupied housing rate during construction phase, then at standard owner occupied rate, currently 7.14% p.a.		1% below standard variable owner occupied housing rate for first year, then at standard owner occupied rate, currently 7.14% p.a.		Variable rate.	
		Interest Rate (%p.a.)	Comparison Rate (%p.a.)	Interest Rate (%pa)	Comparison Rate (%pa)	Interest Rate (%pa)	Comparison Rate (%pa)	Interest Rate (%pa)	Comparison Rate (%pa)
\$30,000	5 years	7.14	8.00	8.14	9.70	6.14	7.62	6.89	7.75
\$50,000	7 years	7.14	7.51	8.14	8.83	6.14	7.23	6.89	7.26
\$70,000	25 years	7.14	7.23	8.14	8.31	6.14	7.12	6.89	6.98
\$100,000	25 years	7.14	7.20	8.14	8.26	6.14	7.09	6.89	6.95
\$130,000	25 years	7.14	7.18	8.14	8.23	6.14	7.08	6.89	6.93
\$150,000	25 years	7.14	7.17	8.14	8.21	6.14	7.07	6.89	6.92
\$200,000	25 years	7.14	7.16	8.14	8.19	6.14	7.06	6.89	6.91
\$225,000	25 years	7.14	7.16	8.14	8.18	6.14	7.05	6.89	6.91
\$250,000	25 years	7.14	7.16	8.14	8.18	6.14	7.05	6.89	6.91
\$275,000	30 years	7.14	7.15	8.14	8.17	6.14	7.06	6.89	6.90
\$300,000	30 years	7.14	7.15	8.14	8.16	6.14	7.05	6.89	6.90

Fixed Interest Rate Home Loans - Secured

Amount	Term	Steady Rate 1 – fixed rate L91		Steady Rate 2 – fixed rate L92		Steady Rate 3 – fixed rate L93		Steady Rate 5 – fixed rate L95	
		Fixed for 1 year, then at the Redi Draw variable rate, currently 7.14 p.a.		Fixed for 2 years, then at the Redi Draw variable rate, currently 7.14% p.a.		Fixed for 3 years, then at the Redi Draw variable rate, currently 7.14% p.a.		Fixed for 5 years, then at the Redi Draw variable rate, currently 7.14% p.a.	
		Fixed Interest Rate (%p.a.)	Comparison Rate (%p.a.)	Fixed Interest Rate (%p.a.)	Comparison Rate (%p.a.)	Fixed Interest Rate (%p.a.)	Comparison Rate (%p.a.)	Fixed Interest Rate (%p.a.)	Comparison Rate (%p.a.)
\$30,000	5 years	6.29	7.68	6.29	7.44	6.44	7.40	6.94	7.80
\$50,000	7 years	6.29	7.27	6.29	7.07	6.44	7.02	6.94	7.33
\$70,000	25 years	6.29	7.14	6.29	7.05	6.44	7.02	6.94	7.14
\$100,000	25 years	6.29	7.11	6.29	7.02	6.44	6.99	6.94	7.11
\$130,000	25 years	6.29	7.09	6.29	7.01	6.44	6.98	6.94	7.09
\$150,000	25 years	6.29	7.08	6.29	7.00	6.44	6.97	6.94	7.08
\$200,000	25 years	6.29	7.07	6.29	6.99	6.44	6.96	6.94	7.07
\$225,000	25 years	6.29	7.07	6.29	6.99	6.44	6.96	6.94	7.07
\$250,000	25 years	6.29	7.07	6.29	6.98	6.44	6.95	6.94	7.07
\$275,000	30 years	6.29	7.07	6.29	7.00	6.44	6.97	6.94	7.07
\$300,000	30 years	6.29	7.07	6.29	6.99	6.44	6.97	6.94	7.07