

Effective as at 24 October 2018 for new and existing customers

Personal Loans			
Loan Amount		Variable Rate	Comparison Rate **
\$1,000 - \$4,000		17.55% p.a.	18.25% p.a.
\$4,000 - \$10,000		13.40% p.a.	14.11% p.a.
over \$10,000	partly secured/unsecured	13.40% p.a.	14.11% p.a.
over \$10,000	fully secured	11.25% p.a.	11.97% p.a.

Apprentice Loans			
Loan Amount		Variable Rate	Comparison Rate
Unsecured		16.80% p.a.	16.80% p.a.
Partly secured		12.65% p.a.	12.65% p.a.
Fully secured		10.50% p.a.	10.50% p.a.

New Fixed Auto Loan (Best Rate Car Loan)			
Loan Amount	Fixed Rate#	Variable Rate	Comparison Rate
over \$5,000	6.99% p.a.	8.36% p.a.	7.93% p.a.

New Variable Auto Loan (Best Rate Car Loan)			
Loan Amount		Variable Rate	Comparison Rate
over \$5,000		8.36% p.a.	9.09% p.a.

Auto Loans			
Loan Amount	Fixed Rate^	Variable Rate	Comparison Rate
over \$4,000	10.15%	13.40% p.a.	11.34% p.a.

Fixed rate for 36 months - requires a 20% deposit for customers to qualify- remainder of term is variable

^ Fixed rate for 36 months after which the loan reverts to the current variable rate

Approvals subject to Warwick Credit Union lending policies. Fees and charges are payable. Full terms and conditions are available on application.

* Comparison Rate calculated on a loan amount of \$30,000 over a term of 5 yrs based on monthly repayments.

The comparison rate is true only for the examples given and different terms, fees or other loan amounts may result in a different comparison rate.

WARNING: Comparison rates apply only to the example or examples given. Different amounts and terms will result in different comparison rates.

Costs such as early payment fees and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

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