

Effective as at 27 November 2020 for new and existing customers

Personal Loans		Variable Rate	Comparison Rate **
Loan Amount			
\$1,000 - \$4,000		16.90% p.a.	17.60% p.a.
\$4,000 - \$10,000		12.75% p.a.	13.46% p.a.
over \$10,000	partly secured/unsecured	12.75% p.a.	13.46% p.a.
over \$10,000	fully secured	10.60% p.a.	11.32% p.a.

Apprentice Loans		Variable Rate	Comparison Rate
Loan Amount			
Unsecured		16.15% p.a.	16.15% p.a.
Partly secured		12.00% p.a.	12.00% p.a.
Fully secured		9.85% p.a.	9.85% p.a.

New Fixed Auto Loan (Best Rate Car Loan)			
Loan Amount	Fixed Rate#	Variable Rate	Comparison Rate
over \$5,000	6.74% p.a.	7.71% p.a.	7.63% p.a.

New Variable Auto Loan (Best Rate Car Loan)			
Loan Amount		Variable Rate	Comparison Rate
over \$5,000		7.71% p.a.	8.45% p.a.

Auto Loans			
Loan Amount	Fixed Rate^	Variable Rate	Comparison Rate
over \$4,000	9.90%	12.75% p.a.	11.04% 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 results 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.

Warwick Credit Union Ltd ABN 98 087 651 116 trading as Warwick Credit Union, Gympie Credit Union and Dalby Credit Union. AFSL/Australian credit licence 240556.