

# Australian Country Credit Union Ltd trading as Reliance Member Banking

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## Comparison Rate Schedule

Effective From: 8 December 2008

Amount	Term	Standard Variable Mortgage Loan	Secured or Unsecured Car Loan	Secured or Unsecured Personal Loan	Secured or Unsecured Personal Loan	Secured or Unsecured Personal Loan	Secured or Unsecured Personal Loan	Secured or Unsecured Personal Loan	Secured or Unsecured Personal Loan	Secured or Unsecured Personal Loan
% Rate		7.20%p.a.	11.25%p.a.	11.26%p.a.	12.26%p.a.	13.26%p.a.	14.26%p.a.	15.26%p.a.	16.26%p.a.	17.26%p.a.
\$5,000	2 Years		14.33%	14.34%	15.35%	16.37%	17.38%	18.39%	19.41%	20.42%
\$10,000	3 Years		12.30%	12.31%	13.32%	14.32%	15.33%	16.34%	17.34%	18.35%
\$15,000	4 Years		11.79%	11.80%	12.80%	13.81%	14.81%	15.81%	16.82%	17.82%
\$20,000	4 Years	10.19%	11.65%	11.66%	12.67%	13.67%	14.67%	15.68%	16.68%	17.68%
\$25,000	5 Years	9.11%	11.51%	11.52%	12.53%	13.53%	14.53%	15.53%	16.54%	17.54%
\$30,000	5 Years	8.79%	11.47%	11.48%	12.48%	13.48%	14.49%	15.49%	16.49%	17.49%
\$50,000	7 Years	7.89%	11.35%	11.36%	12.36%	13.36%	14.36%	15.36%	16.37%	17.37%
\$70,000	25 Years	7.36%								
\$100,000	25 Years	7.31%								
\$130,000	25 Years	7.29%								
\$150,000	25 Years	7.28%								
\$200,000	25 Years	7.26%								
\$225,000	25 Years	7.25%								
\$250,000	25 Years	7.25%								
\$275,000	30 Years	7.24%								
\$300,000	30 Years	7.23%								

### WARNING

This Comparison Rate applies only to the example or examples given. Different amounts 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.

Please note that the maximum term for Personal Loans is 7 years. Comparison rates for fixed rate mortgage products or other loan products such as Equity Release are available upon request.

