

Intech Credit Union Ltd
Incorporating Telstra Credit Union
ABN 70 087 650 191

Comparison Rate Schedule

Date of Issue - 14 December 2011

Home and Residential Investment Loans - Secured

Annual Percentage Rate (p.a)		Standard Variable Rate	Titanium Advantage
		Variable Rate 7.06%	Variable Rate 6.76%
Amount	Term	Comparison Rate	
\$30,000	5 Years	8.70%	8.40%
\$50,000	7 Years	7.76%	7.46%
\$130,000	25 Years	7.14%	6.84%
\$150,000	25 Years	7.13%	6.83%
\$200,000	25 Years	7.12%	6.81%
\$250,000	25 Years	7.10%	6.80%
\$275,000	30 Years	7.10%	6.79%
\$300,000	25 Years	7.10%	6.80%
\$300,000	30 Years	7.09%	6.79%
\$400,000	25 Years	7.09%	6.79%
\$400,000	30 Years	7.08%	6.78%
\$500,000	25 Years	7.08%	6.78%
\$500,000	30 Years	7.08%	6.78%

Loans - Secured

Annual Percentage Rate (p.a)		New Car Loan	Used Car Loan	Personal - Secured
		10.24%	13.80%	14.80%
Amount	Term	Comparison Rate p.a		
\$10,000	3 Years	11.25%	14.83%	15.58%
\$15,000	4 Years	10.75%	14.33%	15.20%
\$20,000	4 Years	10.63%	14.20%	15.10%
\$25,000	5 Years	10.49%	14.06%	15.00%
\$30,000	5 Years	10.45%	14.02%	14.97%
\$50,000	7 Years	10.33%	13.90%	14.88%

Personal Loans - Unsecured

Annual Percentage Rate (p.a)		14.80%	16.50%	18.00%	18.95%
Amount	Term	Comparison Rate p.a			
\$5,000	2 Years	17.08%	18.79%	20.31%	21.27%
\$10,000	3 Years	15.58%	17.29%	18.80%	19.75%
\$15,000	4 Years	15.20%	16.91%	18.41%	19.37%
\$20,000	4 Years	15.10%	16.81%	18.31%	19.26%
\$25,000	5 Years	15.00%	16.70%	18.21%	19.16%
\$30,000	5 Years	14.97%	16.67%	18.17%	19.12%

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 costs such as fee waivers, are not included. The comparison rates are only accurate for the specified amount of credit and the specified term.