



# Loan Rate Information

Available on request



Credit Union and  
Building Society group

26 April 2012.

ECU Australia Ltd.  
ABN 50 087 650 986.  
Australian Credit License 240719.

## Personal Loans

For any worthwhile purpose (secured/unsecured)

Choice Loan #	14.50%pa
Lifestyle Loan <sup>^</sup>	12.75%pa
Personal Loan <\$5000	16.50%pa
Yes Personal Loan (secured*/unsecured)	9.95%pa
Car Loans (secured*/unsecured)	10.75%pa
Eco Friendly Car Loan (secured*)	9.55%pa

\* Security is Bill of Sale

# Choice Loan is where amount borrowed is between \$5,000 and \$10,000

<sup>^</sup> Lifestyle Loan interest rate may be charged when the loan application is outside normal lending criteria.

## Housing Loans (secured)

Loyalty Plus \$150,000 (no longer available)	6.60%pa
Loyalty Plus \$250,000 (no longer available)	6.50%pa
Premium Plus \$150,000	6.70%pa
Premium Plus \$250,000	6.60%pa
Premium Plus \$500,000	6.50%pa

Owner Occupied and Investment

• Premium Variable Home Loan	7.10%pa
• Introductory Fixed Home Loan 1 Yr	6.19%pa
• Easy Move Home Loan 1 Yr	6.19%pa
• Premium Fixed Home Loan 1 Yr	6.19%pa
• Premium Fixed Home Loan 2 Yr	6.19%pa
• Premium Fixed Home Loan 3 Yr	6.35%pa
• Premium Fixed Home Loan 5 Yr	6.99%pa

Home Equity (any worthwhile purpose)

• Home Equity Loan	7.10%pa
• Second Mortgage Equity Loan	7.60%pa

Housing Owner Occupied Overdrafts

• Mortgage Eliminator	7.10%pa
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## Personal Overdrafts

• Standard variable	14.75%pa
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## Commercial Loans/ Overdrafts

• Refer to Executive Manager - Credit Services

## Reference Rates

Personal Loans #1	16.50%pa
Personal Loans #4	14.35%pa
Mortgage Loans #2	7.10%pa
Mortgage Eliminator #5	7.10%pa
Personal Overdraft #1	14.75%pa

Full terms and conditions, loan fees and charges and comparison rate schedules can be obtained from any ECU Australia Branch or Agent.

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