

Teachers' Life

Loan Rate Schedule

Housing Finance Owner Occupied & Residential Investment

Variable Rates [#] (First mortgage security required)	Rate	Comparison Rate
\$125,000 - \$249,999	7.29%	7.55% ¹
\$250,000 or over	6.99%	7.25% ¹
Home Loan Overdraft		
\$125,000 - \$249,999	7.49%	N/A
\$250,000 or over	7.19%	N/A
Investment Overdraft		
\$125,000 - \$249,999	7.79%	N/A
\$250,000 or over	7.49%	N/A

Personal Loan Rates	Rate	Comparison Rate
All purpose loans	12.70%	12.70% ²
Getting Started Overdraft*	6.00%	N/A
Low Rate Overdraft	10.99%	N/A
Car Loans	9.40%	9.40% ³

Maximum personal loan is \$60,000. Security may be required.

1. Comparison rate calculated on a loan amount of \$150,000 over a term of 25 years based on monthly repayments. These rates are for secured loans only.
2. Comparison rate calculated on a loan amount of \$10,000 over a term of 3 years based on monthly repayments. These rates are for secured and unsecured loans.
3. Comparison rate calculated on a loan amount of \$30,000 over a term of 5 years based on monthly repayments. These rates are for secured and unsecured loans.

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 payment fees, and costs savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. Credit fees & charges may be payable. Teachers' Life Comparison Rate Schedules are available at any Branch of Queensland Teachers' Credit Union, at our website at www.qtcu.com.au or by calling 13 29 30, 8.30am to 7pm weekdays.

*Interest rate applies for 1st 12 months, then reverts to Low Rate Overdraft rate. Maximum Getting Started Overdraft is \$5,000.

#Applies to eligible products, see product brochures.



**Queensland Teachers'
Credit Union Limited**

Interest rates are on a per annum basis and are current as at 17/11/08. Interest rate changes will be advised as required by legislation. Full terms, conditions, fees and charges for the products are available from us upon application.

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