

Interest Rates

Loan Rate Schedule

Housing Finance Owner Occupied & Residential Investment

Variable Rates*	Rate	Comparison Rate
(First mortgage security required)		
Variable [#]	7.69%	7.73% ¹
Variable - Home Loan Overdraft	7.89%	N/A
Variable - Investment Overdraft	8.19%	N/A
Mortgage Saver ^{##}	7.04%	7.08%

Fixed Rates*	Rate	Comparison Rate
(First mortgage security required)		
Fixed 12 months Introductory Offer	6.99%	7.65% ¹
Fixed 12 months	7.14%	7.67% ¹
Fixed 2 years	7.14%	7.61% ¹
Fixed 3 years	7.29%	7.61% ¹

Introductory or fixed loans revert to the standard variable rate after the fixed term period.

Home Equity Rates*	Rate	Comparison Rate
(First mortgage security required except where otherwise stated)		
Variable	7.99%	8.03% ¹
Variable - Overdraft	8.19%	N/A

Personal Finance

Personal Loan Rates*	Rate	Comparison Rate
All purpose loans*	From 12.70% To 15.30%	13.40% ² 16.01% ²
VISA Overdraft	14.70%	N/A
Overdraft Rates - Unsecured	15.19%	N/A
Car Loans*	From 9.50%	9.64% 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.

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.

*Establishment Fees may apply.

Applies to Mortgage Breaker loans and standard variable rate products excluding overdrafts and Mortgage Saver loans.

Mortgage Saver products have special Terms and Conditions, available in product brochures. Package discounts do not apply.

Deposit Rate Schedule

Cash Management Account Minimum Balance \$5,000

\$5,000 to \$19,999	1.60%
\$20,000 to \$49,999	3.30%
\$50,000 to \$99,999	3.55%
\$100,000 to \$499,999	5.00%
\$500,000 and over	5.30%

Interest is calculated on daily balances and paid monthly. The rate applies to the whole balance.

Current Accounts

Up to \$49,999	0.01%
\$50,000 and over	0.25%

Interest is calculated on daily balances and paid quarterly. The rate applies on a stepped basis.

Special Savings Account, Junior Savers Club and Keyway Account

Up to \$1,999	0.01%
\$2,000 and over	0.05%

eSave Account

Up to \$4,999	Nil
\$5,000 and over	5.15%

Interest is calculated on daily balances and paid monthly. The rate applies to the whole balance.

Christmas Savings Account 1.00%

Interest is calculated on minimum monthly balances and paid annually on 1 December. Withdrawals from the account are available from 1 November to 31 January.

Pensioner Deeming Savings Account Minimum Balance - \$2,000

Up to \$41,000	3.00%
\$41,001 and over	5.00%

Interest is calculated on daily balances on a stepped basis and paid quarterly.

Gold Note

\$1,000	3.90%
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A \$1,000 Redeemable Deposit Certificate. Interest fixed for first 3 months and then calculated at the same rate as new Gold Notes. Interest is calculated on daily balances and paid quarterly and on redemption.

Term Deposits

Minimum Deposit	1mth	2mths	3mths	4mths	5mths	6mths	7mths	8mths	9mths	10mths	11mths	12mths	24mths	36mths
\$1,000	2.75	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90
\$5,000	4.00	5.50	6.50	6.40	6.20	5.55	5.00	5.00	5.00	5.00	5.00	5.45	5.55	5.55
\$20,000	4.00	5.50	6.50	6.40	6.20	5.55	5.00	5.00	5.00	5.00	5.00	5.45	5.55	5.55
\$50,000	4.00	5.70	6.50	6.40	6.20	5.55	5.00	5.00	5.00	5.00	5.00	5.45	5.55	5.55
\$100,000	4.00	5.70	6.50	6.40	6.20	5.55	5.00	5.00	5.00	5.00	5.00	5.45	5.55	5.55

Interest is paid on maturity or annually if term exceeds 12 months. Rates for monthly interest are available on request.

Interest rates are on a per annum basis and are current as at **21/11/08**. Interest rate changes will be advised as required by legislation. Full terms, conditions, fees and charges for the products are available from us in the Product Disclosure Statement (PDS) for Accounts, Access Facilities and Non Cash Payment Products and for Term Deposits when you apply. This document forms part of the PDS. You should read all parts of the PDS before deciding to purchase these products.

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