

Rates are effective 10th May 2010, unless otherwise stated.

## Savings & Term Deposits

Product Name	Type	Balance	Rate (Interest paid Monthly)	Rate (Interest paid Annually/Maturity)
MoneyMAX Access	At Call	\$1 - 4,999	0.20% pa	
		\$5,000 - 49,999	0.30% pa	
		\$50,000 - 299,999	0.50% pa	
		\$300,000 +	0.60% pa	
MoneyMAX Online+	At Call	\$1 - 4,999	2.00% pa	
		\$5,000 - 49,999	2.50% pa	
		\$50,000 - 299,999	3.50% pa	
		\$300,000 +	4.80% pa	
MoneyMAX eMISER	At Call	\$1.00 +	5.90% pa <sup>1</sup>	
MoneyMAX T6	Term Deposit	\$5,000 - 49,999	4.10% pa	4.25% pa
		\$50,000 - 299,999	4.85% pa	5.00% pa
		\$300,000 +	5.15% pa	5.30% pa
MoneyMAX T12	Term Deposit	\$5,000 - 49,999	5.25% pa	5.40% pa
		\$50,000 - 299,999	5.60% pa	5.75% pa
		\$300,000 +	5.85% pa	6.00% pa
MoneyMAX T24	Term Deposit	\$5,000 - 49,999	6.25% pa	6.40% pa
		\$50,000 - 299,999	6.25% pa	6.40% pa
		\$300,000 +	6.85% pa	7.00% pa

## Loan Interest Rates

Product Name	Interest Rate	Comparison Rate	Minimum Loan
Home Loan (Home Manager)	6.94% pa	7.03% pa <sup>2</sup>	\$25,000
	6.99% pa <sup>6</sup>	7.08% pa <sup>2</sup>	\$25,000
Investment Property Loan (Property Manager)	6.94% pa	7.03% pa <sup>2</sup>	\$25,000
	6.99% pa <sup>6</sup>	7.08% pa <sup>2</sup>	\$25,000
Home Equity Line Of Credit (Home Equity Manager)	6.94% pa	N/A	\$10,000
	6.99% pa <sup>6</sup>	N/A	\$10,000
New Car Loan <sup>4</sup> (New Car Manager)	9.25% pa	9.53% pa <sup>3</sup>	\$10,000
Car Loan <sup>5</sup> (Car Manager)	10.95% pa	11.24% pa <sup>3</sup>	\$10,000
Personal Loan (Credit Manager)	14.70% pa	14.93% pa <sup>3</sup>	\$10,000
Overdraft (Credit Line Manager)	14.95% pa	N/A	\$5,000

This Interest Rate Schedule forms part of the Product Disclosure Statement (PDS) for all Basic Deposit Products and should be read in conjunction with the product summary and terms and conditions of the Basic Deposit Product range.

**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 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.

A Comparison Rate schedule is attached to the back of this form. Normal credit assessment criteria apply. Full terms and conditions, fees and charges apply and are available upon request. Interest rates quoted are indicative only, and are subject to change.

\* Until 12/10/2011, the Commonwealth Government guarantees without cost all deposits up to \$1 Million accepted by Bankstown City Credit Union. The guarantee remains valid for the term of the deposit where applicable.

<sup>1</sup> Minimum monthly deposit must total \$4000 otherwise interest to be paid in that month will be 3 per cent less than would otherwise apply. Unlimited transactions allowed.

<sup>2</sup> Comparison Rate based on \$150,000 over 25 years based on monthly repayments,

<sup>3</sup> Comparison Rate based on \$25,000 over 5 years based on monthly repayments.

<sup>4</sup> For cars up to 12 months old, <sup>5</sup> For cars 1 - 3 years old.

<sup>6</sup> This interest rate includes 5 free card transactions (VISA CREDIT, EFTPOS & ATM)

# Comparison Rate Schedule

Rates are effective 10th May 2010 unless otherwise stated.

Annual Percentage Rate	Personal Loans			Car Loans		Home and Residential Investment Loans						
	Credit Manager Unsecured	Credit Manager Secured	New Car Manager Secured	Car Manager Secured	Home Manager Variable Secured	Home Manager Variable Secured	Property Manager Variable Investment Secured	Property Manager Variable Investment Secured	Property Manager Variable Investment Secured			
	14.70%p.a	14.70%p.a	9.25%p.a	10.95%p.a	6.94%p.a	6.99%p.a	6.94%p.a	6.94%p.a	6.99%p.a			
	<b>Comparison Rate (per annum)</b>											
\$5,000	17.30% p.a	18.14% p.a	12.61% p.a	14.35% p.a						9.13% p.a	9.13% p.a	9.18% p.a
\$10,000	15.59% p.a	15.88% p.a	10.39% p.a	12.10% p.a								
\$15,000	15.16% p.a	15.31% p.a	9.83% p.a	11.54% p.a								
\$20,000	15.04% p.a	15.16% p.a	9.69% p.a	11.39% p.a								
\$25,000	14.93% p.a	15.00% p.a	9.53% p.a	11.24% p.a								
\$30,000	14.89% p.a	14.95% p.a	9.49% p.a	11.19% p.a								
\$35,000	14.82% p.a	14.86% p.a	9.40% p.a	11.10% p.a								
\$50,000												
\$70,000												
\$100,000												
\$130,000												
\$150,000												
\$200,000												
\$225,000												
\$250,000												
\$275,000												
\$300,000												

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