

## LOAN/CREDIT FEES AND CHARGES

Late Payment Fee	
Payable when we send you an arrears letter	\$20.00
Loan Approval Fee	
For New Applications:	
Personal Loan	\$100.00
Car Loan	\$150.00
Home Loan (see Third Party Costs*)	\$275.00
For Top Up Loans:	
All loans (see Third Party Costs*)	\$100.00
Loan Redraw Fee	\$25.00
Debited to your account for each redraw	

\* Third Party Costs (additional to loan approval fee) Third party costs apply to home loans including Solicitors, Agents, Valuers fees and Government charges including stamp duty, registration, search and any other fees we incur as applicable. These vary according to work involved. Full details are available on request. You must also pay costs we incur for contract or mortgage variations, consents, fundings or enforcement; interstate contracts; non-Torrens/Strata Title mortgages.

- Field Call Fee  
Payable when we instruct an agent to make or attempt to make a personal visit to you to assist our efforts to address defaults under your contract. Per call from \$60.00

## OTHER INTEREST RATES

### Continuous Credit

Visa/Overdraft	14.95% p.a
Visa Credit	14.95% p.a
Equity Access	7.09% p.a

### Business Loans

Secured	8.09 % p.a
Other Loans	15.00% p.a
Overdraft	14.95% p.a
Overdraft (Secured)	9.09% p.a
Car Loans	Normal Car Rates Apply

*Terms & Conditions, fees and charges and approval conditions apply to all loans.*

### Manly Warringah Credit Union Limited

ABN 81 087 650 299

PO Box 1964 DEE WHY NSW 2099

Phone (02) 9981 8400

for all locations

RediPhone Account Enquiry Service

(02) 9971 1964

DEE WHY: 17-19 Oaks Avenue

MANLY: 48 Sydney Road

MONA VALE: 5 Bungan Street

WARRINGAH MALL: Shop 418 Southern Entrance

# LOAN INTEREST RATE AND FEE SCHEDULE

Date: 01 January 2010



## PERSONAL LOANS

Unsecured Loans				
	Standard Loan	Standard Loan	Standard Loan	
Annual Percentage Rate per annum	11.95%	14.75%	15.75%	
Amount	Term	Comparison rate per annum		
\$2,500	2 years	15.94%	18.78%	19.80%
\$5,000	2 years	13.95%	16.78%	17.79%
\$10,000	3 years	12.64%	15.45%	16.46%
\$15,000	4 years	12.31%	15.11%	16.12%
\$20,000	4 years	12.22%	15.02%	16.03%
\$25,000	5 years	12.13%	14.93%	15.93%
\$30,000	5 years	12.10%	14.90%	15.90%

## SECURED LOANS

Secured						
	New & Used Car Loan	Used Car Loan	Fixed Rate Loan New Car	Cash Secured Loan	Car Loan at Home Loan	
Annual Percentage Rate per annum	9.95%	11.95%	10.25%	10.25%	6.59%	
Amount	Term	Comparison rate per annum				
\$5,000	2 years	12.92%	14.95%	13.23%	12.24%	9.52%
\$10,000	3 years	10.98%	12.99%	11.28%	10.94%	7.60%
\$15,000	4 years	10.48%	12.98%	10.78%	10.60%	7.10%
\$20,000	4 years	10.35%	12.35%	10.65%	10.51%	6.97%
\$25,000	5 years	10.21%	12.21%	10.51%	10.42%	6.84%
\$30,000	5 years	10.17%	12.17%	10.47%	10.39%	6.80%
\$50,000	5 years	10.05%	12.05%	10.35%	10.31%	6.72%

## HOME LOANS

All rates shown are applicable for secured loans only					
	Standard Variable Home Loan	Investment Home Loan	Interest Only Home Loan	Minimiser Home Loan	
Annual Percentage Rate per annum	6.59%	6.59%	12 months fixed at 6.59% then variable rate 6.59%	6.09%	
Amount	Term	Comparison Rate per annum			
\$50,000	7 years	7.00%	7.00%	6.96%	6.50%
\$70,000	25 years	6.69%	6.69%	6.69%	6.19%
\$100,000	25 years	6.66%	6.66%	6.66%	6.16%
\$130,000	25 years	6.65%	6.65%	6.65%	6.14%
\$150,000	25 years	6.64%	6.64%	6.64%	6.14%
\$200,000	25 years	6.63%	6.63%	6.63%	6.13%
\$225,000	25 years	6.62%	6.62%	6.62%	6.12%
\$250,000	25 years	6.62%	6.62%	6.62%	6.12%
\$275,000	30 years	6.61%	6.61%	6.61%	6.11%
\$300,000	30 years	6.61%	6.61%	6.61%	6.11%

## SMART GREEN LOANS

Comparison rate per annum			
	Smart Green Car Loan	Smart Green Personal Loan	
Annual Percentage Rate per annum	8.95%	10.95%	
Amount	Term	Secured	Unsecured
\$5,000	2 years	11.91%	12.95%
\$10,000	3 years	9.97%	11.64%
\$15,000	4 years	9.47%	11.30%
\$20,000	4 years	9.34%	11.22%
\$25,000	5 years	9.21%	11.12%
\$30,000	5 years	9.16%	11.10%
\$50,000	5 years	9.08%	11.04%