



# KARPATY UKRAINIAN CREDIT UNION LIMITED

ABN: 75 087 650 208 AFSL 240296

## COMPARISON RATE SCHEDULE

ISSUED 15<sup>th</sup> NOVEMBER 2007

Type of Loan		Little Ripper Car Loan (New Cars Only) (Secured – Bill of Sale)	Car/Boat Loan New Cars or Boats Only (Secured - Bill of Sale)	Car/Boat Loan Up to 3yrs Old (Secured – Bill of Sale)	Car/Boat Loan 3–5 yrs Old (Secured – Bill of Sale)	Car/Boat Loan 5–10 yrs Old (Secured – Bill of Sale)
<b>Rate</b>		<b>9.24%</b>	<b>9.95%</b>	<b>10.20%</b>	<b>12.20%</b>	<b>13.20%</b>
<b>Loan Amount</b>	<b>Term</b>					
\$5,000.00	2 Years	13.18%	13.90%	14.15%	16.19%	17.21%
\$10,000.00	3 Years	10.60%	11.32%	11.57%	13.58%	14.59%
\$15,000.00	4 Years	9.94%	10.65%	10.90%	12.91%	13.92%
\$20,000.00	4 Years	9.76%	10.48%	10.73%	12.74%	13.74%
\$30,000.00	5 Years	9.53%	10.24%	10.49%	12.49%	13.50%
\$50,000.00	7 Years	9.37%	10.08%	10.33%	12.33%	N/A

Type of Loan		Home Loan Or Equity Loan (Secured)	Heavenly Home Loan (Secured)	Professional Package (Secured)	2 Yrs Interest Only (Secured)
<b>Rate</b>		<b>8.54%</b>	<b>From 8.00%</b>	<b>8.24%</b>	<b>8.54%</b>
<b>Loan Amount</b>	<b>Term</b>				
\$5,000.00	2 Years	31.97%	N/A	N/A	20.94%
\$10,000.00	3 Years	16.83%	N/A	N/A	13.07%
\$15,000.00	4 Years	12.82%	N/A	N/A	10.94%
\$20,000.00	4 Years	11.77%	N/A	N/A	10.36%
\$25,000.00	5 Years	10.66%	N/A	N/A	9.76%
\$30,000.00	5 Years	10.31%	N/A	N/A	9.56%
\$50,000.00	7 Years	9.33%	N/A	N/A	9.01%
\$70,000.00	25 Years	8.75%	N/A	N/A	8.71%
\$100,000.00	25 Years	8.69%	N/A	8.39%	8.66%
\$130,000.00	25 Years	8.66%	N/A	8.35%	8.63%
\$150,000.00	25 Years	8.64%	8.10%	8.34%	8.62%
\$200,000.00	25 Years	8.62%	8.07%	8.31%	8.60%
\$225,000.00	25 Years	8.61%	8.07%	8.31%	8.59%
\$250,000.00	25 Years	8.60%	8.06%	8.30%	8.59%
\$275,000.00	30 Years	8.59%	8.05%	8.29%	8.58%
\$300,000.00	30 Years	8.59%	8.04%	8.28%	8.58%

Type of Loan		Commercial (Secured)	Commercial (Unsecured)
<b>Rate</b>		<b>11.50%</b>	<b>15.50%</b>
<b>Loan Amount</b>	<b>Term</b>		
\$15,000.00	4 Years	18.63%	18.93%
\$20,000.00	4 Years	16.90%	18.08%
\$25,000.00	5 Years	15.06%	17.21%
\$30,000.00	5 Years	14.48%	16.93%
\$50,000.00	7 Years	12.85%	16.15%
\$70,000.00	25 Years	11.91%	N/A
\$100,000.00	25 Years	11.79%	N/A
\$130,000.00	25 Years	11.72%	N/A
\$150,000.00	25 Years	11.69%	N/A
\$200,000.00	25 Years	11.64%	N/A
\$225,000.00	25 Years	11.63%	N/A
\$250,000.00	25 Years	11.62%	N/A
\$275,000.00	30 Years	11.60%	N/A
\$300,000.00	30 Years	11.59%	N/A

Type of Loan		Personal Loan (Unsecured)
<b>Rate</b>		<b>14.20%</b>
<b>Loan Amount</b>	<b>Term</b>	
\$1,500.00	1 Years	38.80%
\$2,500.00	2 Years	22.16%
\$5,000.00	2 Years	18.20%
\$10,000.00	3 Years	15.60%
\$15,000.00	4 Years	14.92%
\$20,000.00	4 Years	14.74%
\$30,000.00	5 Years	14.50%

This comparison rate only applies to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

Terms and Conditions, fees and charges apply.



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