



## Home and Residential Investment Loans – L30/L40

Annual Percentage Rate (p.a)      Effective 16/10/2008

### Comparison Rate (p.a)      Variable 8.38%

Amount	Term	Rate
\$20,000 for a term of	4 years	9.80%
\$25,000 for a term of	5 years	9.31%
\$30,000 for a term of	5 years	9.16%
\$50,000 for a term of	7 years	8.72%
\$70,000 for a term of	25 years	8.47%
\$100,000 for a term of	25 years	8.45%
\$130,000 for a term of	25 years	8.43%
\$150,000 for a term of	25 years	8.42%
\$200,000 for a term of	25 years	8.41%
\$225,000 for a term of	25 years	8.41%
\$250,000 for a term of	25 years	8.41%
\$275,000 for a term of	30 years	8.40%
\$300,000 for a term of	30 years	8.40%

## Home and Residential Investment Loans – L31/L41

Annual Percentage Rate (p.a)      Effective 16/10/2008

### Comparison Rate (p.a)      Variable 7.88%

Amount	Term	Rate
\$20,000 for a term of	4 years	10.79%
\$25,000 for a term of	5 years	9.78%
\$30,000 for a term of	5 years	9.47%
\$50,000 for a term of	7 years	8.59%
\$70,000 for a term of	25 years	8.07%
\$100,000 for a term of	25 years	8.01%
\$130,000 for a term of	25 years	7.98%
\$150,000 for a term of	25 years	7.97%
\$200,000 for a term of	25 years	7.95%
\$225,000 for a term of	25 years	7.94%
\$250,000 for a term of	25 years	7.93%
\$275,000 for a term of	30 years	7.92%
\$300,000 for a term of	30 years	7.92%

WARNING: This comparison rate applies to only the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees and cost savings as fee waivers, are not included in the comparison rate but may influence the cost of the loan. Fees and charges apply. Terms and conditions available on application.

Loans subject to normal credit requirements.

NOTE: Comparison rates apply to secured loans.

Please contact your local branch for enquiries

Capricornia Credit Union Ltd ABN 54 087 650 940

Registered Office: 157 East Street, Rockhampton Qld 4700

Issue date 16/10/2008

05-2008

[www.capricorniacu.com.au](http://www.capricorniacu.com.au)



## Comparison Rate Schedule Personal Loans

### Personal Loan up to \$5,000 (secured/unsecured)-L52

Annual Percentage Rate (p.a) Effective 14/03/2008

**Comparison Rate (p.a) Variable 17.68%**

Amount	Term	Rate
\$10,000	for a term of 3 years	18.63%
\$15,000	for a term of 4 years	18.17%
\$20,000	for a term of 4 years	18.02%
\$25,000	for a term of 5 years	17.92%
\$30,000	for a term of 5 years	17.91%

### Equity Car Loan (20% deposit required) - L52

Annual Percentage Rate (p.a) Effective 14/03/2008

**Comparison Rate (p.a) Variable 9.18%**

Amount	Term	Rate
\$10,000	for a term of 3 years	10.77%
\$15,000	for a term of 4 years	9.64%
\$20,000	for a term of 4 years	9.53%
\$25,000	for a term of 5 years	9.41%
\$30,000	for a term of 5 years	9.38%

### Performance Car Loan (with borrower protection package)-L52

Annual Percentage Rate (p.a) Effective 14/03/2008

**Comparison Rate (p.a) Variable 11.18%**

Amount	Term	Rate
\$10,000	for a term of 3 years	12.10%
\$15,000	for a term of 4 years	11.65%
\$20,000	for a term of 4 years	11.53%
\$25,000	for a term of 5 years	11.41%
\$30,000	for a term of 5 years	11.39%

### Personal Loan \$5,001 to \$30,000 (secured/unsecured)-L52

Annual Percentage Rate (p.a) Effective 14/03/2008

**Comparison Rate (p.a) Variable 13.68%**

Amount	Term	Rate
\$10,000	for a term of 3 years	14.60%
\$15,000	for a term of 4 years	14.16%
\$20,000	for a term of 4 years	14.04%
\$25,000	for a term of 5 years	13.92%
\$30,000	for a term of 5 years	13.89%

### Classic Car Loan-L52

Annual Percentage Rate (p.a) Effective 14/03/2008

**Comparison Rate (p.a) Variable 12.18%**

Amount	Term	Rate
\$10,000	for a term of 3 years	13.09%
\$15,000	for a term of 4 years	12.65%
\$20,000	for a term of 4 years	12.53%
\$25,000	for a term of 5 years	12.62%
\$30,000	for a term of 5 years	12.39%

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