

Comparison Rate Schedule

Defence Force Credit Union Limited
Level 2, 99 King Street, Melbourne VIC 3000
ABN 57 087 651 385 AFSL 234582

Used car loans - (Security may be required)

Used car less than 3 years old					
Amount of Credit	Term of Loan	With 10% Deposit		No Deposit	
		Current Standard Rate % *	Comparison Rate %	Current Standard Rate	Comparison Rate %
\$5,000	2 years	10.45%	11.45%	11.19%	12.19%
\$10,000	3 years	10.45%	10.79%	11.19%	11.54%
\$15,000	4 years	10.45%	10.63%	11.19%	11.37%
\$20,000	4 years	10.45%	10.58%	11.19%	11.32%
\$25,000	5 years	10.45%	10.54%	11.19%	11.28%
\$30,000	5 years	10.45%	10.52%	11.19%	11.26%
\$50,000	7 years	10.45%	10.48%	11.19%	11.22%
\$70,000	7 years	10.45%	10.47%	11.19%	11.21%
\$100,000	7 years	10.45%	10.47%	11.19%	11.21%

Used car loans - (Security may be required)

Used car 3 - 5 years old					
Amount of Credit	Term of Loan	With 10% Deposit		No Deposit	
		Current Standard Rate % *	Comparison Rate %	Current Standard Rate	Comparison Rate %
\$5,000	2 years	11.70%	12.70%	11.95%	12.95%
\$10,000	3 years	11.70%	12.05%	11.95%	12.30%
\$15,000	4 years	11.70%	11.88%	11.95%	12.13%
\$20,000	4 years	11.70%	11.83%	11.95%	12.08%
\$25,000	5 years	11.70%	11.79%	11.95%	12.04%
\$30,000	5 years	11.70%	11.77%	11.95%	12.02%
\$50,000	7 years	11.70%	11.73%	11.95%	11.98%
\$70,000	7 years	11.70%	11.72%	11.95%	11.97%
\$100,000	7 years	11.70%	11.72%	11.95%	11.97%

Issue Date: 28 July 2008

* Where 90% or less of vehicle purchase price plus on road costs and where applicable, comprehensive insurance is financed. A monthly repayment frequency has been used to calculate the comparison rates. Fees and charges are payable. Terms and conditions available on request.

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 repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

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