

New Car Loan Comparison Rate Schedule

(Unsecured)

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

New Car Loan

New Car Loan Rate								Additional interest rate information where current standard rate is not charged									
Amount of Credit	Term of Loan	With 10% Deposit		With 20% Deposit		No Deposit		Annual Rate %	Comparison Rate %	Annual Rate %	Comparison Rate %	Annual Rate %	Comparison Rate %	Annual Rate %	Comparison Rate %	Annual Rate %	Comparison Rate %
		Current Standard Rate % *	Comparison Rate %	Current Standard Rate % ^	Comparison Rate %	Current Standard Rate	Comparison Rate %										
\$5,000	2 years	8.99%	9.98%	8.45%	9.44%	9.75%	10.75%	6.00%	6.98%	7.00%	7.98%	8.00%	8.99%	9.00%	9.99%	10.00%	11.00%
\$10,000	3 years	8.99%	9.33%	8.45%	8.79%	9.75%	10.09%	6.00%	6.34%	7.00%	7.34%	8.00%	8.34%	9.00%	9.34%	10.00%	10.34%
\$15,000	4 years	8.99%	9.16%	8.45%	8.62%	9.75%	9.93%	6.00%	6.17%	7.00%	7.17%	8.00%	8.17%	9.00%	9.17%	10.00%	10.18%
\$20,000	4 years	8.99%	9.12%	8.45%	8.58%	9.75%	9.88%	6.00%	6.13%	7.00%	7.13%	8.00%	8.13%	9.00%	9.13%	10.00%	10.13%
\$25,000	5 years	8.99%	9.08%	8.45%	8.54%	9.75%	9.84%	6.00%	6.08%	7.00%	7.08%	8.00%	8.08%	9.00%	9.09%	10.00%	10.09%
\$30,000	5 years	8.99%	9.06%	8.45%	8.52%	9.75%	9.82%	6.00%	6.07%	7.00%	7.07%	8.00%	8.07%	9.00%	9.07%	10.00%	10.07%
\$50,000	7 years	8.99%	9.02%	8.45%	8.48%	9.75%	9.78%	6.00%	6.03%	7.00%	7.03%	8.00%	8.03%	9.00%	9.03%	10.00%	10.03%
\$70,000	7 years	8.99%	9.01%	8.45%	8.47%	9.75%	9.77%	6.00%	6.02%	7.00%	7.02%	8.00%	8.02%	9.00%	9.02%	10.00%	10.02%
\$100,000	7 years	8.99%	9.01%	8.45%	8.47%	9.75%	9.77%	6.00%	6.02%	7.00%	7.02%	8.00%	8.02%	9.00%	9.02%	10.00%	10.02%

Issue Date: 6 May 2009

* Where 90% or less of vehicle purchase price plus on road costs and where applicable, comprehensive insurance is financed.

^ Where 80% or less of vehicle purchase price plus on road costs and where applicable, comprehensive insurance is financed.

WARNING: The 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. The comparison rate schedule, fees and charges payable and terms and conditions are available at any Defcredit branch or at defcredit.com.au F495A (06/05/2009)

