

Loan Interest Rates

Current from 22 June 2010



Hunter United

Home Loans	Rate	Comparison Rate[#]
1 year fixed rate (reverts to basic variable)	6.99%p.a.	7.12%p.a. [#]
standard variable	7.24%p.a.	7.36 %p.a. [#]
basic variable (\$250,000 or more)	6.75%p.a.	6.87%p.a. [#]
(less than \$250,000)	7.00%p.a.	7.12%p.a. [#]
package (\$250,000 or more)	6.85%p.a.	7.02%p.a. [#]
(less than \$250,000)	7.10%p.a.	7.27%p.a. [#]
home equity	7.44 %p.a.	N/A
Green Loans		
Green Home Loan	6.64%p.a.	6.76%p.a. [#]
Green Saver Loan	9.74%p.a.	10.30%p.a. [∞]
Green Car Loan	9.45%p.a.	10.00%p.a. [∞]
Car and personal loans		
rates from	10.50%p.a.	11.05%p.a. [∞]
Personal overdraft		
personal unsecured overdraft from	15.40%p.a.	N/A
Visa credit card		
Hunter United home loan borrowers		
Purchase Rate	10.99%p.a.	N/A
Cash Advance Rate	15.99%p.a.	N/A
Non Hunter United home loan borrowers		
Purchase Rate	11.49%p.a.	N/A
Cash Advance Rate	16.49%p.a.	N/A

[#] Comparison rate calculated on a loan amount of \$150,000 over a term of 25 years based on monthly repayments. These rates are for secured loans only. [∞] Comparison rate calculated on a loan amount of \$30,000 over a term of 5 years based on monthly repayments on a secured loan. A comparison rate schedule is available from our branches or our website www.hunterunited.com.au.

WARNING: The comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Terms, conditions, lending criteria, fees and charges apply. Full details on application. Rates are subject to change. Credit provider is Hunter United Employees' Credit Union Ltd. ABN 68 087 650 182 AFSL 238316.