

personal loan - interest rates, fees & charges

Variable Rate	Minimum loan \$	Nominal Rate %pa
Special variable rate loan Cars, Boats or Caravans - Bill of Sale over vehicles.	\$5,000	10.60
Standard variable rate loan Maximum loan amount \$50,000.	\$1,000	13.60
Deposit Secured Loan	\$2,000	12.00
Tertiary Student Loan	\$1,000	10.85
Teachers First Home Deposit - only available with the Teachers First Home Loan Package. Maximum loan amount \$40,000.	\$1,000	7.67

Fixed Rate		
<i>Four Cylinder Car loan</i> Fixed for 5 years then reverting to the Special variable reference rate currently 10.60% pa. Bill of Sale over vehicle. Special conditions apply.	\$5,000	8.39
<i>Cars, Boats, Bikes or Caravans</i> Fixed for 5 years then reverting to the Special variable reference rate currently 10.60% pa. Bill of Sale over vehicle. Special conditions apply.	\$5,000	8.95
<i>Environmental Loan</i> Fixed for 5 years then reverting to the Special variable reference rate currently 10.60% pa. Maximum loan amount \$30,000.	\$1,000	9.49
<i>Education Loan</i>	\$1,000	11.50

Overdraft	Nominal Rate %pa
This is a variable rate unsecured line of credit, which can be attached to Everyday, Cash Management or Retirement Deeming accounts. Interest is calculated on the daily outstanding balance. Minimum top-up limit \$500. Credit limits from \$500 to \$40,000.	15.25

VISA Credit Card		Nominal Rate %pa
Credit limit from \$1,000 - \$20,000	Introductory interest rate for first six months.	4.99
	Ongoing interest rate, after introductory rate.	10.49
Tertiary Student VISA Credit Card Credit limit from \$1,000-\$3,000	Introductory interest rate for first six months	4.99
	Ongoing interest rate, after introductory rate.	10.49

Fees & Charges		
Establishment fee	Standard	\$120
	4 cylinder Car Loan	\$120
	Fixed Rate & Variable Car Loan	\$120
	Tertiary Student Loan	nil
Vehicle Security Register (VSR)	Registration fee	\$9
Overdraft Establishment/Limit extension fee	Standard	\$60
	Tertiary Student Loan	nil
Loan Account Arrears Fee	Payable whenever you do not make a repayment in full on or before the date it is due and the default continues for 3 days or more:	
	Letter 1 - payable on the 3rd day	nil
	Letter 2 - payable on the 10th day	\$10
	Letter 3 - payable on the 17th day	\$10
	Letter 4 - payable on the 24th day	\$10

In reference to Visa Credit Card fees and charges that may apply refer to Fees & Charges (BRC_1004).

All loans are provided by Credit Union SA Ltd.