

personal loan - interest rates, fees & charges

Variable Rate	Minimum loan amounts	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	7.87

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	8.45
<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	8.70
<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	9.24
<i>Education Loan</i>	\$1,000	11.25

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, 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, after introductory rate.	10.49

fees & charges		
Establishment fee	Standard Tertiary Student Loan	\$120 nil
Car loans		
Establishment fee	4 cylinder Car Loan Fixed Rate & Variable Car Loan	\$120 \$120
Vehicle Security Register (VSR)	Registration fee	\$9

overdraft		
Establishment/Limit extension fee	Standard Tertiary Student Loan	\$60 nil

All loans are provided by Credit Union SA Ltd.