

## Comparison Rate Schedule

Personal & New/Used Car Loans

Effective 06 May 2010

### Personal Loan (Variable Interest)

Annual Percentage Rate 12.95%

Loan Amount	Term	Comparison Rate p.a.
\$5,000	3 yrs	12.95%
\$10,000	4 yrs	12.95%
\$15,000	5 yrs	12.95%
\$20,000	5 yrs	12.95%
\$25,000	5 yrs	12.95%
\$30,000	6 yrs	12.95%
\$50,000	6 yrs	12.95%

### New Car (Variable Interest)

Annual Percentage Rate 8.75%

Loan Amount	Term	Comparison Rate p.a.
\$10,000	6 yrs	8.75%
\$15,000	7 yrs	8.75%
\$20,000	7 yrs	8.75%
\$25,000	7 yrs	8.75%
\$30,000	7 yrs	8.75%
\$50,000	7 yrs	8.75%
\$70,000	7 yrs	8.75%
\$100,000	7 yrs	8.75%

### New Car (Fixed Interest)

Annual Percentage Rate 9.74%

Loan Amount	Term	Comparison Rate p.a.
\$10,000	5 yrs	9.74%
\$15,000	5 yrs	9.74%
\$20,000	5 yrs	9.74%
\$25,000	5 yrs	9.74%
\$30,000	5 yrs	9.74%
\$50,000	5 yrs	9.74%
\$70,000	5 yrs	9.74%
\$100,000	5 yrs	9.74%

<b>Used Car (Fixed Interest)</b>			
Annual Percentage Rate			10.24%
Loan Amount	Term	Comparison Rate p.a.	
\$10,000	5 yrs	10.24%	
\$15,000	5 yrs	10.24%	
\$20,000	5 yrs	10.24%	
\$25,000	5 yrs	10.24%	
\$30,000	5 yrs	10.24%	
\$70,000	5 yrs	10.24%	
\$100,000	5 yrs	10.24%	

**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 costs savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. These comparison rates apply to secured and unsecured loans.

Police Association Credit Co-operative Limited ABN 33 087 651 661, 121 Cardigan Street, Carlton Vic 3053 T 13 63 73 F 03 9268 9204 CRS-PN&UC-023.06052010