mecu
responsible banking™

loan interest rates

effective 26 July 2011 v 103

mortgage loans	annual rate	comparison rate*
Premium First Home Buyers Loan	6.98%	7.03%
Premium Home Loan $500k+	6.98%	7.03%
Premium Investment Loan $500k+	6.98%	7.03%
Premium Home Loan $250k+	7.08%	7.13%
Premium Investment Loan $250k+	7.08%	7.13%
Premium Home Loan	7.44%	7.49%
Premium Investment Loan	7.44%	7.49%
Basic Home Loan	7.08%	7.21%
Investment Interest Only Loan $500k+	6.98%	7.03%
Investment Interest Only Loan $250k+	7.08%	7.13%
Investment Interest Only Loan	7.44%	7.49%
goGreen® Home Loan	6.98%	7.03%
Secured Overdraft/Home Equity	7.54%	n/a
Bridging Loan	7.44%	7.49%
Fixed Rate Mortgage Loan (fixed 1 year)	6.84%	7.10%
Fixed Rate Mortgage Loan (fixed 2 years)	6.94%	7.10%
Fixed Rate Mortgage Loan (fixed 3 years)	6.99%	7.10%

Mortgage Loans Significant Terms and Conditions - The Mortgage Offset account is available on all Premium Home Loans and the goGreen Home Loan. Fixed Home Loan fixed rates are indicative only. The actual rate will be set at the time of funding. Fixed rate will revert to the Basic Home Loan rate at the conclusion of the fixed period unless mecu is advised to re-fix. To qualify for the Premium $250k+ Loan products the loan amount borrowed must be a minimum of $250,000. To qualify for the Premium $500k+ Loan products the loan amount borrowed must be a minimum of $500,000. To qualify for the Premium First Home Buyers Loan the loan applicant/s must qualify for the First Home Owners Grant. To qualify for the goGreen Home Loan the home financed must have an energy rating of 7 stars or more under the Nationwide House Energy Rating scheme. Variable interest rates apply to mortgage loan products other than fixed rate loans. Base Loan Establishment Fee $595. Maximum loan term is 30 years, except Bridging Loans (maximum loan term of 1 year), and Interest Only Loans (maximum loan term of 5 years).

Full terms, conditions, fees and charges are available on request and on application.

*The Comparison Rate is based on a loan of $150,000 for 25 years. Fees and charges may be applicable. WARNING: This 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.

member personal loans	annual rate	comparison rate
goGreen Home Improvement Loan	9.49%	10.53%#
goGreen® Car Loan - For new cars that have a greenhouse rating of 6+	9.49%	9.71%^
goGreen® Car Loan - For new motorbikes or new cars that have a greenhouse rating of less than 6	10.24%	10.46%^
goGreen® Car Loan - For used motorbikes or cars that are 7 years old or less	10.74%	10.96%^
Share Loan	13.24%	14.30%#
Personal Loan	13.49%	14.55%#
Overdraft	13.74%	n/a

Personal Loans Significant Terms and Conditions - Variable interest rates apply to personal loan products. The Green Vehicle Guide (www.greenvehicleguide.gov.au) provides ratings on the environmental performance of new vehicles sold in Australia. You can use this site to see how vehicles compare on greenhouse emissions. When buying a new car, use the site to identify the vehicle with the highest rating which meets your needs. To qualify for the used goGreen® Car Loan rate, the vehicle being purchased must be no more than 7 years of age. Maximum term of 10 years. Minimum amount $1,000. Revolving credit facilities require a minimum monthly payment, as per various contractual arrangements. Full terms, conditions, fees and charges are available on request and on application.

^The Comparison Rate is based on a secured loan of $30,000 for 5 years. # The Comparison Rate is based on a unsecured loan of $10,000 for 3 years. Fees and charges may be applicable. WARNING: This 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.

commercial loans	annual rate	comparison rate
Commercial Loan (rate dependent on security)	7.54% - 12.14%	n/a
Commercial Overdraft (rate dependent on security)	7.64% - 9.14%	n/a
Commercial Loan (Unsecured)	13.88%	n/a
Commercial Overdraft (Unsecured)	13.88%	n/a

credit cards	annual rate	annual fee
Low Rate VISA Credit Card	10.74%	$59
VISA Credit Card - Unsecured	13.74%	$0
VISA CrediCard (new accounts no longer available for this product)	13.74%	$0
VISA Credit Card - Secured (new accounts no longer available for this product)	10.99%	$0

Interest rates expressed as annual percentage rates

mecu Limited, 222 High Street, Kew Victoria 3101, Australia · Private Bag 12, Kew Victoria 3101, Australia
Phone: 132 888 · mail@mecu.com.au · www.mecu.com.au · ABN 21 087 651 607 AFSL 238431

Low cost, socially and environmentally responsible home loans.
That's the mecu way.

mecu has developed a comprehensive suite of loan products that include car loans and home loans designed to give you economic well being and great value for money…that's our promise!

You will experience a level of personal service at **mecu** second to none, whilst enjoying our competitive loan interest rates, low or no fees, a simple speedy application and approval process and sustainable banking practices.

Check out our great rates for loans.

home loans

Purchasing a home is an exciting and important time in everyone's life. That's why we'd like to make the process as pleasurable as possible. We know that when selecting a home loan everyone's needs are different. This is the reason we offer members a wide choice of home loans with competitive loan interest rates and easy to follow online loan applications.

investment loans

Our fixed investment loan provides the certainty of fixed interest of up to 3 years and repayments for the term of your fixed period. You can also choose to split a fixed investment loan and a variable rate investment loan for even greater flexibility.

equity loans

For an 'all-in-one' account for your home loan, access (or savings) account and overdraft then our Equity Loan is right for you. By depositing your entire income into this account, every dollar you earn will help you pay off your loan sooner. And you'll also have worldwide access to your money 24 hours a day.

car loans

Our goGreen car loan not only has a competitive loan interest rate but also a strong socially responsible element to it. Interest rates are determined according to how 'green' your vehicle is, and we offset your greenhouse gas emissions for the life of the loan.

personal loans & overdrafts

Get a personal loan from as little as $1000 with low variable interest rates and easy access to your accounts.

credit cards

A range of flexible credit cards to suit your needs, including the Low Rate Visa Credit Card and the Visa Credit Card which offers up to 55 days interest free with no annual fee.

transaction fee rewards

Be rewarded and receive free transactions with your loan. For more information visit our website http://www.mecu.com.au/fees