

Mortgage Loans	Annual Rate	Comparison Rate*
Premium First Home Buyers Loan	5.84%	5.88%
Premium Home Loan \$500k+	5.84%	5.88%
Premium Investment Loan \$500k+	5.84%	5.88%
Premium Home Loan \$250k+	5.94%	5.98%
Premium Investment Loan \$250k+	5.94%	5.98%
Premium Home Loan	6.30%	6.34%
Premium Investment Loan	6.30%	6.34%
Basic Home Loan	5.94%	5.98%
Investment Interest Only Loan \$500k+	5.84%	5.88%
Investment Interest Only Loan \$250k+	5.94%	5.98%
Investment Interest Only Loan	6.30%	6.34%
goGreen® Home Loan	5.84%	5.88%
Secured Overdraft/Home Equity	6.40%	n/a
Bridging Loan	6.30%	6.34%
Fixed Rate Mortgage Loan (fixed 1 year)	6.39%	6.03%
Fixed Rate Mortgage Loan (fixed 2 years)	7.19%	6.23%
Fixed Rate Mortgage Loan (fixed 3 years)	7.49%	6.43%

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 6 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. A full Comparison Rate schedule is available from the mecu website or by calling a member service consultant on **132 888**. 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	8.74%	8.74%#
goGreen® Car Loan - For new cars that have a greenhouse rating of 6+	8.74%	8.92%^
goGreen® Car Loan - For new motorbikes or new cars that have a greenhouse rating of less than 6	9.49%	9.67%^
goGreen® Car Loan - For used motorbikes or cars that are 7 years old or less	9.99%	10.17%^
Share Loan	12.49%	12.49%#
Personal Loan	12.74%	12.74%#
Overdraft	12.74%	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. A full Comparison Rate schedule is available from the mecu website or by calling a member service consultant on 132 888. 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)	6.40% - 11.00%	n/a
Commercial Overdraft (rate dependent on security)	6.50% - 8.00%	n/a
Commercial Loan (Unsecured)	12.74%	n/a
Commercial Overdraft (Unsecured)	12.74%	n/a

Credit Cards	Annual Rate	Annual Fee
Low Rate VISA Credit Card	9.74%	\$59
VISA Credit Card - Unsecured	12.74%	\$0
VISA CrediCard (new accounts no longer available for this product)	12.74%	\$0
VISA Credit Card - Secured (new accounts no longer available for this product)	9.99%	\$0