



A change for the better

Credit Union Australia Limited  
 ABN 44 087 650 959 AFSL No. 238317  
 Registered Office  
 175 Eagle Street, Brisbane, QLD 4000  
 GPO Box 100, Brisbane, QLD 4001  
 P 133 cua (133282) W www.cua.com.au

# Interest rates

- Date of issue 08/09/2010

## LENDING PRODUCTS

"All loans are subject to CUA's normal lending policy. Fees and charges apply. Refer to Schedule of Fees brochure. Interest rates are on a per annum basis and are subject to change."

### Housing Finance Owner/Occupier & Residential Investment

#### Variable Rates

	Rate
Standard Variable	6.87%
Discount Variable $\geq$ \$250,000	6.87%
Basic Variable	6.79%
Basic Variable $\geq$ \$250,000	6.69%
1 Year Introductory Variable*	6.49%*
CUA Mortgage Freedom $\geq$ \$250,000	7.12%
CUA Mortgage Freedom $<$ \$250,000	7.37%

#### Fixed Rates

	Rate
1 Year Fixed	6.84%*
2 Year Fixed	7.34%*
3 Year Fixed	7.59%*
5 Year Fixed	7.99%*

#### Personal Loans (Variable rates)

All purpose loans	Rate
20% equity in real estate	11.20%
Personal Loan	12.99%

#### Car loans

	Rate
Vehicles up to 2 years old - \$30,000 and above	8.69%
Vehicles up to 2 years old - below \$30,000	8.99%
Used car (2-5 years old)	9.99%

# For new business only

\*Reverts to the current standard variable or discount variable rate for loans \$250,000 or greater on expiration of the fixed term or introductory period.

### Commercial Finance

Loans for purchase of residential and commercial property  
 Loans for purchase of businesses

Asset purchase/leasing for vehicles, plant & equipment

#### Interest rates available on request

#### Overdraft

	Rate
"Everyday" overdraft	10.90%
"Just in Case" overdraft	13.50%

#### CUA MASTERCARD

	Purchases	Cash
Rewards MasterCard	19.24%	19.99%
Low Rate MasterCard	13.10%	17.10%

Conditions: These interest rates are current as at 01 June 2010 and are subject to change. Fees and charges are payable.

## SAVINGS & INVESTMENT PRODUCTS

Interest rates are on a per annum basis and are subject to change.

Full details of terms and conditions are available on application. A General Information, Terms & Conditions brochure and Schedule of Fees are available from a CUA branch. You should read both these documents before deciding whether to purchase these products.

### Term Deposits

Term	\$1,000 - \$9,999	\$10,000 & over	Interest Payment
1 Month	2.40%	3.40%	On maturity
2 Months	2.65%	3.65%	On maturity
3 Months	4.35%	5.35%	On maturity
4 Months	4.40%	5.40%	On maturity
5 Months	4.50%	5.50%	On maturity
6 Months	5.20%	6.00%	On maturity
7 - 11 Months	5.25%	6.05%	On maturity
1 Year	5.20%	6.00%	On maturity
2 Years	5.20%	6.00%	Annually
3 Years	5.70%	6.50%	Annually

Conditions: Interest is calculated daily on whole balances. Monthly interest available at a rate 0.15% below the above rates. Retirees and Platinum Plus Club members are, however, eligible for monthly interest on 1, 2 or 3 year deposits at the above rate. Platinum Plus Club members are eligible for an additional 0.15% on 1, 2 and 3 year deposits.

### eSaver Account

All balances	Rate
	4.90%

Conditions: Interest is calculated daily on whole balances and paid monthly.

### Cash Management Account

A/c Portion	Rate
\$0 - \$4,999	0.25%
\$5,000 - \$49,999	3.30%
\$50,000 - \$99,999	3.50%
\$100,000 - \$249,999	4.30%
\$250,000 and over	4.55%

Conditions: Interest is calculated daily on whole balances and paid monthly.

### Prime Access Account

A/c Portion	Rate
\$0 - \$4,999	0.01%
\$5,000 - \$9,999	0.01%
\$10,000 - \$19,999	0.01%
\$20,000 - \$49,999	0.20%
\$50,000 and over	0.50%

Conditions: Funds are available on call. Interest is calculated daily on whole balances and paid half-yearly.

### Freedom Plus Account

All balances	Rate
	0.50%

Conditions: Funds are available on call. Interest is calculated on daily balances and paid half-yearly.

### Platinum Plus Account

A/c Portion	Rate
\$0 - \$4,999	0.70%
\$5,000 - \$24,999	1.55%
\$25,000 and over	3.15%

Conditions: Funds are available on call. Interest is calculated daily on whole balances and paid half-yearly.

### Special Purpose Account

A/c Portion	Rate
\$0 - \$4,999	0.01%
\$5,000 - \$9,999	0.01%
\$10,000 - \$19,999	0.01%
\$20,000 - \$49,999	0.20%
\$50,000 and over	0.50%

Conditions: Funds are available on call. Interest is calculated daily on whole balances and paid half-yearly.

### Pensioner Deeming Account

A/c Portion	Rate
\$0 - \$42,000	3.00%
Over \$42,000	4.50%

Conditions: Funds are available on call. Interest is calculated on daily balances and paid half-yearly. Rate applies on a stepped basis. Interest paid at 3% pa on balances up to \$42,000, then at 4.50% pa on that portion of the balance over \$42,000.

### Bonus Saver Account Includes 2.00% bonus

A/c Portion	Rate
\$0 - \$4,999	2.01%
\$5,000 - \$19,999	2.01%
\$20,000 - \$49,999	2.20%
\$50,000 and over	2.50%

Conditions: Bonus interest is paid if no debit transactions are made on the account during a calendar month and a deposit of at least \$50.00 is made to the account during the same calendar month. Interest is calculated daily on whole balances and paid monthly.

### Christmas Club Account

1.50%

Conditions: Interest is calculated on a daily basis and paid annually on all balances.