



Rates are effective 23rd December 2011, unless otherwise stated.

Savings

Product Name	Type	Balance	Rate (Interest paid Monthly)
MoneyMAX Access	At Call	\$1 - 4,999	0.10% pa
		\$5,000 - 49,999	0.10% pa
		\$50,000 - 299,999	0.10% pa
		\$300,000 +	0.10% pa
MoneyMAX	At Call	\$1 - \$44,599	3.00% pa
Deeming Singles		\$44,600 +	4.50% pa
MoneyMAX	At Call	\$1 - \$74,399	3.00% pa
		\$74,400 +	4.50% pa
MoneyMAX Online+	At Call	\$1 - 4,999	2.50% pa
		\$5,000 - 49,999	2.50% pa
		\$50,000 - 299,999	3.35% pa
		\$300,000 +	4.50% pa
MoneyMAX eMISER	At Call	\$1.00 +	5.50% pa ¹
SUPER eSAVER	At Call	\$1.00 +	5.50% pa

Term Deposits

Product Name	Type	Balance	Rate (Interest paid Monthly/Annually/Maturity)
MoneyMAX T3	Term Deposit	\$5,000 +	4.75% pa
MoneyMAX T6	Term Deposit	\$5,000 +	5.00% pa
MoneyMAX T9	Term Deposit	\$5,000 +	5.50% pa
MoneyMAX T12	Term Deposit	\$5,000 +	5.30% pa
MoneyMAX T24	Term Deposit	\$5,000 +	5.30% pa
MoneyMAX T36	Term Deposit	\$5,000 +	5.30% pa

Loan Interest Rates

Product Name	Interest Rate	Comparison Rate	Minimum Loan
Basic Home Loan	6.44% pa ⁷	6.50% pa ²	\$150,000
Premium Home Loan	6.73% pa ^{6, 7}	6.82% pa ²	\$25,000
Line Of Credit (Home Equity Manager)	6.73% pa ⁶	N/A	\$10,000
Car Loan	8.25% pa ⁴	9.58% pa ³	\$5,000
	11.49% pa ⁵	12.80% pa ³	\$5,000
Personal Loan (Credit Manager)	14.70% pa	15.92% pa ³	\$5,000
Overdraft (Credit Line Manager)	15.20% pa	N/A	\$5,000

This Interest Rate Schedule forms part of the Product Disclosure Statement (PDS) for all Basic Deposit Products and should be read in conjunction with the product summary and terms and conditions of the Basic Deposit Product range.

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 early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

A Comparison Rate schedule is attached to the back of this form. Normal credit assessment criteria apply. Full terms and conditions, fees and charges apply and are available upon request. Interest rates quoted are indicative only, and are subject to change.

* Until 31/01/2012, the Commonwealth Government guarantees without cost all deposits up to \$1 Million accepted by Bankstown City Credit Union.

¹ Minimum monthly deposit must total \$3,000 otherwise interest to be paid in that month will be 3 per cent less than would otherwise apply. Unlimited transactions allowed.

² Comparison Rate based on \$150,000 over 25 years based on monthly repayments, ³ Comparison Rate based on \$25,000 over 5 years based on monthly repayments. ⁴ Secured Car Loan, loan amount 70% or less of assessed value ⁵ Secured Car Loan, loan amount 70% or more of assessed value. ⁶ This interest rate includes 5 free card transactions (VISA CREDIT, EFTPOS & ATM). ⁷ Effective 1 February 2011.

Comparison Rate Schedule

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		Personal Loan	Car Loan ^1	Car Loan ^2	Basic Home Loan Variable Secured	Premium Home Loan Variable Secured
Annual Percentage Rate		14.70%p.a	8.25%p.a	11.49%p.a	6.44%p.a	6.73%p.a
Amount	Term	Comparison Rate (per annum)				
\$5,000	2 years	24.25% p.a	18.69% p.a	21.93% p.a		
\$10,000	3 years	18.55% p.a	12.43% p.a	15.65% p.a		
\$15,000	4 years	16.94% p.a	10.69% p.a	13.90% p.a		
\$20,000	4 years	16.38% p.a	10.08% p.a	13.30% p.a		
\$25,000	5 years	15.92% p.a	9.58% p.a	12.80% p.a	8.01% p.a	8.92% p.a
\$30,000	5 years	15.72% p.a	9.36% p.a	12.58% p.a	7.75% p.a	8.55% p.a
\$35,000	7 years	15.46% p.a	9.08% p.a	12.30% p.a	7.25% p.a	7.86% p.a
\$50,000	7 years				7.00% p.a	7.51% p.a
\$70,000	25 years				6.57% p.a	6.92% p.a
\$100,000	25 years				6.53% p.a	6.86% p.a
\$130,000	25 years				6.51% p.a	6.83% p.a
\$150,000	25 years				6.50% p.a	6.82% p.a
\$200,000	25 years				6.49% p.a	6.79% p.a
\$225,000	25 years				6.48% p.a	6.79% p.a
\$250,000	25 years				6.48% p.a	6.78% p.a
\$275,000	30 years				6.47% p.a	6.77% p.a
\$300,000	30 years				6.47% p.a	6.77% p.a

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