



**MANLY WARRINGAH CREDIT UNION**  
 ☎ 9981 8400 www.mwcu.com.au

ABN: 81 087 650 299

**Comparison Rate Schedule - Date of Issue 01 January 2010**  
**SECURED LOANS**

<b>Secured</b>						
		New & Used Car Loan	Used Car Loan	Fixed Rate Loan New Car	Cash Secured Loan	Car Loan at Home Loan
Annual Percentage Rate per annum		9.95%	11.95%	10.25%	10.25%	6.59%
Amount	Term					
\$5,000	2 years	12.92%	14.95%	13.23%	12.24%	9.52%
\$10,000	3 years	10.98%	12.99%	11.28%	10.94%	7.60%
\$15,000	4 years	10.48%	12.98%	10.78%	10.60%	7.10%
\$20,000	4 years	10.35%	12.35%	10.65%	10.51%	6.97%
\$25,000	5 years	10.21%	12.21%	10.51%	10.42%	6.84%
\$30,000	5 years	10.17%	12.17%	10.47%	10.39%	6.80%
\$50,000	5 years	10.05%	12.05%	10.35%	10.31%	6.72%

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 cost saving such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.