



MANLY WARRINGAH CREDIT UNION  
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**Comparison Rate Schedule - Date of Issue 01 April 2010**  
**SECURED LOANS**

<b>Secured</b>					
		<b>New &amp; Used Car Loan</b>	<b>Used Car Loan</b>	<b>Fixed Rate Loan New Car</b>	<b>Cash Secured Loan</b>
<b>Annual Percentage Rate per annum</b>		10.95%	12.95%	11.25%	11.25%
<b>Amount</b>	<b>Term</b>				
\$5,000	2 years	13.93%	15.96%	14.24%	13.25%
\$10,000	3 years	11.98%	13.99%	12.28%	11.94%
\$15,000	4 years	11.48%	13.98%	11.78%	11.60%
\$20,000	4 years	11.35%	13.35%	11.65%	11.52%
\$25,000	5 years	11.21%	13.22%	11.51%	11.42%
\$30,000	5 years	11.17%	13.17%	11.47%	11.40%
\$50,000	5 years	11.08%	13.08%	11.38%	11.34%

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.