



MANLY WARRINGAH CREDIT UNION
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ABN: 81 087 650 299

Comparison Rate Schedule - Date of Issue 05 March 2010
SMART GREEN LOANS

		Smart Green Car Loan	Smart Green Personal Loan
Annual Percentage Rate per annum		9.95%	11.95%
Amount	Term	Secured	Unsecured
\$5,000	2 years	12.92%	13.96%
\$10,000	3 years	10.98%	12.64%
\$15,000	4 years	10.48%	12.31%
\$20,000	4 years	10.35%	12.22%
\$25,000	5 years	10.21%	12.13%
\$30,000	5 years	10.17%	12.10%
\$50,000	5 years	10.08%	12.04%

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.