

NRMA CAR LOANS COMPARISON RATE SCHEDULE

Date of issue: 1 April 2010

Loan Type			Annual % Rate	Loan Terms and Amounts						
				\$5,000 2 Yrs	\$10,000 3 Yrs	\$15,000 4 Yrs	\$20,000 4 Yrs	\$25,000 5 Yrs	\$30,000 5 Yrs	\$50,000 7 Yrs
			Comparison Rate (per annum)							
NRMA MEMBERS	Car Loans Fixed 1-7 years	Loan Amount \$20,000 and over	9.61%	-	-	-	10.33%	10.07%	9.99%	9.78%
		Loan Amount \$5,000 to \$19,999	11.36%	17.08%	13.27%	12.32%	-	-	-	-
		Minimum Loan Amount \$5,000^	12.81%	18.53%	14.72%	13.77%	13.53%	13.27%	13.20%	12.98%
	Green Car Loan Fixed 1-7 years	Loan Amount \$20,000 and over	9.61%	-	-	-	10.19%	9.98%	9.92%	9.74%
		Loan Amount \$5,000 to \$19,999	11.36%	16.02%	12.92%	12.14%	-	-	-	-
		Minimum Loan Amount \$5,000^	12.81%	17.47%	14.36%	13.59%	13.39%	13.18%	13.12%	12.94%
NRMA GOLD MEMBERS	Car Loans Fixed 1-7 years	Loan Amount \$20,000 and over	9.61%	-	-	-	10.25%	10.02%	9.95%	9.76%
		Loan Amount \$5,000 to \$19,999	11.36%	16.44%	13.06%	12.21%	-	-	-	-
		Minimum Loan Amount \$5,000^	12.81%	17.89%	14.51%	13.66%	13.45%	13.22%	13.15%	12.96%
	Green Car Loan Fixed 1-7 years	Loan Amount \$20,000 and over	9.61%	-	-	-	10.11%	9.93%	9.88%	9.72%
		Loan Amount \$5,000 to \$19,999	11.36%	15.40%	12.70%	12.03%	-	-	-	-
		Minimum Loan Amount \$5,000^	12.81%	16.84%	14.15%	13.48%	13.31%	13.13%	13.08%	12.92%
NON-NRMA MEMBERS	Car Loans Fixed 1-7 years	Loan Amount \$20,000 and over	11.11%	-	-	-	12.03%	11.70%	11.60%	11.33%
		Loan Amount \$5,000 to \$19,999	12.86%	20.21%	15.31%	14.10%	-	-	-	-
		Minimum Loan Amount \$5,000^	14.31%	21.67%	16.77%	15.55%	15.24%	14.91%	14.81%	14.53%
	Green Car Loan Fixed 1-7 years	Loan Amount \$20,000 and over	11.11%	-	-	-	11.90%	11.62%	11.53%	11.29%
		Loan Amount \$5,000 to \$19,999	12.86%	19.12%	14.95%	13.91%	-	-	-	-
		Minimum Loan Amount \$5,000^	14.31%	20.58%	16.40%	15.36%	15.10%	14.82%	14.73%	14.50%

These rates are applicable for secured loans only.

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

Products offered by NRMA Car Loans are provided by Savings & Loans Credit Union, a division of Australian Central Credit Union Ltd ABN 11 087 651 125 AFSL 244310.

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^The security provided must be valued between 30% and 50% of the total loan value.

V2.7- 0410 – BRC_0039 Page 1 of 1

