



Interest Rates Car and Personal Loans

Current as at 24 May 2011

Car Loans (secured)

Fixed Rate Car Loans

	Establishment Fee	Monthly Fee	Interest Rate p.a.	Comparison Rate p.a.
Drive on Car Loan	\$150	\$0	8.95%	9.16%
Car Loan (fixed for term)	\$150	\$0	9.75%	9.97%
Enviro Loan (secured)	\$150	\$0	8.95%	9.16%

pinnacle +plus package¹ – discount fixed rates

	Establishment Fee	Monthly Fee	Interest Rate p.a.	Comparison Rate p.a.
Drive on Car Loan	\$0	\$0	8.45%	8.45%
Car Loan (fixed for term)	\$0	\$0	9.25%	9.25%

Variable Rate Car Loans

	Establishment Fee	Monthly Fee	Interest Rate p.a.	Comparison Rate p.a.
Car Loan (variable)	\$150	\$0	11.20%	11.39%

Personal Loans (unsecured)

Fixed Rate Personal Loans

	Establishment Fee	Monthly Fee	Interest Rate p.a.	Comparison Rate p.a.
Personal Loan (fixed for term)	\$150	\$0	13.99%	14.17%
Enviro Loan (unsecured)	\$150	\$0	9.90%	10.12%

pinnacle +plus package¹ – discount fixed rates

	Establishment Fee	Monthly Fee	Interest Rate p.a.	Comparison Rate p.a.
Personal Loan (fixed for term)	\$0	\$0	13.49%	13.45%

Variable Rate Personal Loans

	Establishment Fee	Monthly Fee	Interest Rate p.a.	Comparison Rate p.a.
Personal Loan (variable)	\$150	\$0	14.70%	14.88%

Lines of Credit

	Approval Fee	Monthly Fee	Interest Rate p.a.	Comparison Rate p.a.
Variable Rate (unsecured)	\$100	\$0	14.99%	N/A
Wealth Accumulation (variable)	\$100	\$0	10.99%	N/A

¹pinnacle +plus package discounts are available to members with \$200,000 or more in eligible loans and deposits. Other eligibility criteria, terms and conditions apply.

Terms, conditions, fees and charges, and lending criteria apply to all loans. Full details are available at the time of application or by contacting us. All loans are provided by Community CPS Australia Ltd ABN 15 087 651 143 AFSL/ACL 237856.

Interest rates are subject to change without notice. Comparison rates are for unsecured loans unless otherwise indicated and are based on a loan of \$30,000 with monthly repayments over a term of 5 years. **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.