

comparison interest rate schedule

Dnister Ukrainian Credit Co-operative Ltd

ABN 59 087 651 394 AFSL 240673 BSB 704235 www.dnister.com.au

Head Office : 912 Mt Alexander Road, Essendon Victoria 3040 (PO Box 279) Telephone (03) 9375 1222 Fax (03) 9370 5361

Hoverla Branch : 62 Ormond Street, Hindmarsh SA 5007 Telephone (08) 8346 6174 Fax (08) 8346 2262

Geelong Branch : 3/29-35 Milton Street, Bell Park Victoria 3215 Telephone (03) 5278 5950 Fax (03) 5277 9108

Perth Branch : 20 Ferguson Street, Maylands WA 6051 Telephone/Fax (08) 9271 4984

Effective Date : 18th December 2009

Amount	Term	Premier Home Loan	Standard Home Loan (Variable)	Premier Personal Loan (Secured)	Personal Loan (Unsecured)
\$5,000	5 years			9.53%	12.63%
\$10,000	5 years			9.10%	12.18%
\$15,000	5 years			8.96%	12.03%
\$20,000	5 years			8.88%	11.96%
\$25,000	5 years			8.84%	11.92%
\$30,000	5 years			8.81%	11.89%
\$35,000	5 years			8.79%	11.87%
\$40,000	5 years			8.78%	11.85%
\$45,000	5 years			8.77%	11.84%
\$50,000	5 years			8.76%	11.83%
\$50,000	7 years	7.35%	7.54%		
\$70,000	25 years	6.78%	6.97%		
\$130,000	25 years	6.69%	6.88%		
\$150,000	25 years	6.68%	6.87%		
\$200,000	25 years	6.66%	6.85%		
\$225,000	25 years	6.65%	6.84%		
\$250,000	25 years	6.64%	6.83%		
\$275,000	30 years	6.63%	6.82%		
\$300,000	30 years	6.63%	6.82%		

We are required by law to provide the following warning: 'Care should be taken when using this comparison rate schedule. The comparison rate is accurate only for the example given as other factors, including redraw fees or fees for early repayment, may influence the final cost of the loan.' However Dnister Ukrainian Credit Co Operative Limited does not apply any fees or charges to its loan products.