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BASIC HOME LOAN COMING SOON!

The CPS Basic Home Loan will soon be added to our diverse range of mortgage products. A feature of the CPS Basic Home Loan is a special, low, variable interest rate. Information is available on the CPS website, www.cpsact.com.au or by phoning the Telephone Response Centre on 02 6286 0555.



CREDIT UNION

Where people profit.

Banking made easy with CPS' Internet Services

At CPS we are very excited about recent developments to our Internet Services. We recognise that as lives get busier and busier, there are just not enough hours in the day to get all the bills paid, the kids' homework done and especially to find time for yourself. But with CPS Easy Access Services you can sort out your finances when it is convenient for you.

With CPS Web-Link, our Internet Banking package, registered members have access to their accounts around the clock. All you need to do is fill out a registration form and as soon as we issue you with a password you are right to go. No need to spend your lunch hour running around, all your financial details are at your fingertips.

Members can view their account summary, including all loans and investment sub-accounts; transaction history allows a viewing of previous transactions; interest earned in both the current and previous financial years is available as well as all direct entry details such as payroll or social security payments.

There are also options to make a payment to a selected list of payees and to transfer funds between sub-accounts on your membership. This would allow you to pay money off your loan or even transfer funds into your everyday transaction account for withdrawal at an ATM after working hours.

Another convenient aspect of CPS Internet Services is the online loan application form. CPS can now accept loan applications on the Internet. We have developed a secure part of our site for accepting private and confidential information. Members simply type in the appropriate details on the form and submit it when completed.

As part of this service we are also able to accept questions and feedback over the Internet. If you have any questions relating to your CPS membership or any of our products and services the secure feedback option on our website may be useful for you. The secure site allows membership numbers and other personal details to remain confidential.

A registration form for CPS Web-Link Internet Banking is available at any CPS Personal Financial Centre, by phoning our Telephone Response Centre on 02 6286 0555 or, of course, on our website, www.cpsact.com.au.

The CPS website also contains information about products and services, latest news, interest rates and fees and charges plus much, much, more.

Stop that Crisis

Now that we've all made it through Christmas, the new millennium and the start of the school year, many people are starting to feel the pressure from over-spending during the holiday season.

The bills are starting to arrive and it is all a bit overwhelming. This is the time when many people in the community are struggling to meet their financial commitments.

If you find yourself facing financial difficulties there are a number of important steps you can take to rectify the situation.

The first step in the process is to acknowledge you are having trouble financially and to sit down and work out a budget. When drawing up your budget remember to include all of your income and expenditure. This includes items such as bills, school fees and insurance premiums as well as petrol and food.

It is also important to look at ways through which you may be able to reduce your spending, such as taking your lunch to work rather than buying it everyday. It is very important you make your budget realistic and achievable. It is no help at all to make your budget unrealistic, you will simply break it.

The second step is to contact the creditors you are having trouble paying. This is very important no matter how difficult it is. When preparing to talk to your creditors decide what you are going to say and how much you can afford to pay. Be realistic and honest with both yourself and your creditors about how much you can pay off your debt. Don't make the amount too little or too great.

There are ways for you to avoid falling into the debt-trap over the Christmas period. CPS has a number of options available to members.

A Christmas Club Account is a great way to save money for the festive season. You can deposit a set amount into the account every week or fortnight where it will earn a higher interest rate than a regular savings account. The funds are not accessible until November so you will have extra money saved for Christmas, reducing the amount you need to spend on your credit cards.

Members have access to a loan redraw facility on some loans. By paying a little extra with each loan repayment you are able to build up an advance on your loan. If this amount is greater than \$500 you may be eligible to redraw this amount or defer a loan repayment that will give you a little extra to spend.

CPS also offers advice on budgeting. If you would like further information on how to avoid financial trouble or how to work your way out of financial difficulty CPS has a range of booklets aimed at helping members to take control of their financial situation. Titles include "Stop that Crisis" and "Budgeting: Making it Easy". These booklets are available free of charge from CPS Personal Financial Centres or by phoning the Telephone Response Centre on 02 6286 0555.

If you are experiencing difficulties in relation to your loan account with CPS please contact your Personal Financial Centre Manager.



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steps to avoid falling into a debt trap

1. Draw up a budget and stick to it
2. Have an emergency fund equal to three months' income
3. Avoid impulse purchases and frequent shopping trips—put things on lay-by if you must have them
4. Use your own money to pay for as much as possible eg: cheques, Redicard or Visa debit card rather than credit cards
5. Pay the balance on your credit card off each month, especially after New Year
6. If you regularly carry a credit card balance over from one month to the next, make sure the interest rate is reasonable
7. Avoid department store credit cards as they usually charge high rates of interest
8. Reduce the number of credit cards you have
9. If your pay is deposited directly into your credit union account, set up a payroll split that will pay your loan automatically as well
10. If you have several loans including lots of credit card debt, consider consolidating the loan balances into one personal loan—this will give you the opportunity to clear the debt, with one set of repayments, over a fixed period of time.

Source: "Stop That Crisis" Booklet

Outstanding Value Internet Access Plan

— Exclusive to CPS Members

CPS is very excited to announce an exclusive Internet connection deal for CPS members. Asia Online in Canberra (formerly InterACT) has developed, in conjunction with CPS, the most outstanding value Internet access plan in Australia. For just \$23.95 per month, with absolutely no set-up fees, CPS members receive unlimited access to the Internet. That's right—unlimited hours and no download limits. Also, there is free 7 day customer support, free e-mail account and 5MB of web space for a personal home page.

This offer is strictly limited to CPS members and is not available to the public.

"We are delighted to be able to offer our members such a value packed deal.

The CPS access plan represents excellent value for money and we are confident Asia Online's level of service will benefit everyone," Robert Keogh, CPS General Manager.

With Internet access now being so affordable, CPS members can enter the extensive resources available on the world wide web, have the convenience and cost effectiveness of e-mail (now there's no excuse not to keep in touch with family and friends) as well as access to CPS Web-Link Internet Banking. All for just \$23.95 per month.

Whilst still very much local at heart, Asia Online in Canberra has the support and stability of the Asia Online pan-pacific network of complete Internet operations. Asia Online can provide everything from Internet access, professional business websites, domain name registrations, website hosting, network maintenance, to full e-commerce solutions.

Enclosed is an application form to take advantage of this special offer. For those members already connected with another Internet company, remember with no set-up fees, you will not be disadvantaged. Terms and conditions are available on the application form.

GST—The Goods and Services Tax

Members would be aware of the significant changes proposed in relation to the taxation system in Australia. The changes are referred to as "The New Tax System" and the commencement date is 1 July 2000.

A major element of this new tax system is the introduction of a new tax, the Goods and Services Tax or simply GST. The GST is a broad-based consumption tax of 10% on the supply of most goods, services and anything else consumed in Australia. Introduction of the GST will result in the gradual removal of a number of existing taxes and charges including Wholesale Sales Tax, Financial Institutions Duty and Debits Tax.

Some supplies are not subject to the GST and these supplies are referred to as GST-free supplies and input taxed supplies. GST-free supplies include most food, exports, most education and health services, eligible childcare and non-commercial activities of charitable institutions. Input taxed supplies include financial supplies, many of which are provided by your Credit Union. Examples of some financial supplies that will not be subject to GST include: interest on loan accounts and loan related fees; transaction fees and charges; FID and Debits Tax.

The introduction of the GST and other associated changes in the tax system will effect all businesses in Australia through changed processes and procedures, registration under the new system, changes to accounting and reporting systems to name a few. The GST will also effect us all as consumers of goods and services. Your Credit Union has established a GST Project Team to manage this process of change and to ensure that the requirements of the new tax system are implemented efficiently and on time. The management process is somewhat similar to that adopted to successfully manage the Year 2000 problem.

Your Credit Union proposes to provide more information in the coming months on how the GST may effect members both as consumers and in business. We currently hold in our Personal Financial Centres a summary guide for small and medium sized business enterprises, and plans are in place to hold stocks of other selected information brochures for the assistance of members. The changes to the tax system are, however, quite complex and specific advice should be sought by members from their financial advisors, accountants or the Australian Taxation Office. In addition to the information already mailed to all households and businesses in Australia by the Government, members are encouraged to use the following contact points for further specific information or assistance on the new tax system or use the helpful links listed on the CPS website:

GST Business Assist Helpline

Phone: 13 30 88

Australian Taxation Office—Tax reform

www.taxreform.ato.gov.au

Phone: 13 24 78

GST Start-up Assistance Office

www.gststartup.gov.au

Phone: (02) 62634490



CPS OPENING AT DICKSON

CPS will soon be opening a Personal Financial Centre (PFC) at the Dickson Shopping Complex, near Woolworths Supermarket. The new PFC will be refurbished in May and is expected to be open to members by the end of May. This new outlet will be a 'cashless' PFC. This means we will not be offering the traditional over-the-counter transactions at Dickson. The purpose of such a move is to give our consultants more time to sit down with members in a friendly, personal environment to discuss members' financial needs. Members will be encouraged to come and meet with a CPS consultant to discuss investment, savings, loan and insurance aspects of their membership. We feel that this change will allow CPS to satisfy member needs in a mutually beneficial manner.

Members will have access to a 24-hour ATM for cash withdrawals; a PIN change machine; in-lobby statement printer and a secure, quick deposit box for cash and cheque deposits.

We are pleased to offer members living and working in the Inner-North of Canberra a convenient location to conduct their business with CPS.

DIRECT CREDITS AND DIRECT DEBITS

When setting up a direct credit or direct debit to or from your CPS membership please note the BSB number you should quote is 801-003, not the number on your cheque book. You will also be required to quote your member number but not the "S" account. Recent changes to the direct debit system mean that members commencing or cancelling a direct debit need to do so by communicating with the payee organisation and not CPS. Nevertheless we will be happy to assist members with their direct debit or direct credit enquiries as best we can.

MORE CPS REDITELLERS ON THE WAY!

At CPS we plan to expand our Rediteller network throughout the ACT and surrounding region. Plans are underway for new machines to be installed in several key locations in the local area. This expansion will see CPS Reditellers in more locations providing convenient access for our members.

Cruising

WE ALL WORK HARD AND DESERVE A WELL-EARNED BREAK!

Cruising has been voted the most restful holiday and the best value for money. Norwegian Star sailed into Sydney Harbour three years ago and has given the Australian market a four-star gem. If you're looking for four star comfort and a truly indulgent holiday, your ship has arrived.

Norwegian Star has it all—three on-deck spas, pool, gymnasium, beauty salon, casino.....even a golf driving net! The ship has seven bars, an intimate a la carte restaurant, on-deck barbecues and sumptuous buffets, as well as 24-hour cabin service at no extra cost. The 800-passenger ship is crewed by 400 staff who are highly praised for their friendly hospitality and service.

For those living outside Sydney, Norwegian Capricorn Line has greatly subsidised return economy class flights to the ship and reduced hotel rates that include accommodation, breakfast, transfers and portage.

The cruise programme is varied. A Coral Sea adventure aboard Norwegian Star is a cruise with a difference.

Visiting some of the South Pacific's most popular destinations including Noumea and Vila, Coral Sea cruises also call at idyllic Champagne Beach before disembarking in the cosmopolitan city of Cairns.

For the ultimate South Sea experience, Norwegian Capricorn Line passengers can combine a Coral Sea cruise with a Great Barrier Reef voyage and receive a substantial discount.



A Coral Sea cruise experience can also be enhanced by enjoying a pre or post-cruise adventure. Norwegian Capricorn Line's Holiday Plus program offers passengers the opportunity to extend their time in Cairns, visit the Red Centre or relax at eco-resort in Port Douglas including a full day exploration of the World Heritage listed Great Barrier Reef.

Other popular cruises are the top end cruises—why not sail from Sydney to Cairns, Port Moresby and finally disembark in Darwin. Consider cruising South from Sydney to Tasmania on a nine night cruise or to New Zealand.

I travelled to the Melbourne Cup last year and experienced the relaxation of ship-board life as well as attending the famous race meeting. This year the Melbourne Cup cruise will dock in Melbourne for three nights giving the opportunity to attend 3 race meetings.

All cabins on Norwegian Star feature a private ensuite, air-conditioning, television (including in-house movies), radio, phone and a hairdryer. Surprisingly, 90% of cabins feature ocean views and 60% have double beds.

Norwegian Star provides a choice of more than 630 international dishes with numerous options for dining including The Viking Bar & Grill, the pool-side Pizzeria, the Midnight Sun buffet, the main dining room and room service. For intimate dining or to celebrate a special occasion, there's Le Bistro, and alternate 70-seat restaurant. There's also more than 100 different Australian and New Zealand wines in the ship's cellar.

While the service and amenities are 4-star, Norwegian Capricorn Line cruises offer value-for-money. The fares, based on twin-share accommodation, include all gratuities for cabin and dining staff as well as meals, entertainment and use of the ship's facilities.

Contact Capital Travel Manuka (Licensed Agent) for a brochure and a special price on the Norwegian Star.

Trish Smith—Director
Capital Travel Manuka
34 Bougainville Street, Manuka ACT 2603
Phone: 02 6295 2733

Fees Update

In the coming months there will be changes to several fees and charges that apply to CPS members and the accounts they hold with the Credit Union.

Effective from 15 May 2000 the late loan repayment fee will increase from \$10 to \$20. This fee applies to members who fail to make loan repayments on time. The fee is charged when a loan repayment becomes overdue by 15 days or more. Please note this fee may not apply if a prior arrangement has been made with the Credit Risk department.

There will also be a new fee relating to the use of Rediteller ATMs. Previously CPS members have been able to conduct transactions at all Reditellers without incurring any fees. From 1 July 2000 this will change and members will be liable for transaction fees when conducting business at **NON-CPS** Reditellers. The new fees will be \$1.15 for withdrawals from non-CPS Reditellers and \$0.75 for enquiries, declined transactions and transfers performed at non-CPS Reditellers. Transactions by CPS members at CPS owned Reditellers will remain free of charge. This fee has been introduced because CPS is required to pay these amounts to other credit unions who own the Reditellers our members are using. Due to the increasing numbers of our members transacting at these machines CPS is no longer able to absorb these costs and simultaneously expand our own ATM network.

Before the commencement date of this new ATM fee all CPS Reditellers will be fitted with the appropriate signage, labelling them as CPS Reditellers. This will allow members to make informed decisions about which Reditellers will not attract fees and help members to minimise any transaction fees they may incur.

Members residing or travelling interstate are advised to request extra cash at EFTPOS outlets such as supermarkets to avoid the new fee. CPS members are allowed to undertake 10 free EFTPOS transactions a month before incurring the 50 cent fee on any additional transactions in that month.

Lists of the location of CPS Reditellers will be available in all Personal Financial Centres or by phoning the Telephone Response Centre on 02 6286 0555.

CPS Reditellers are located in the following places:

Barton

Cnr National Circuit and Blackall Street
(Personal Financial Centre hours only)

Belconnen

CPS Credit Union, Upper Level Westfield Shopping Town (Westfield Shopping Town hours only)

Ground Floor, Westfield Shopping Town,
Benjamin Way (24-hour street access)

Bruce

AIS Arena, Leverrier Crescent
(24-hour street access)

Canberra City

CPS Credit Union, 51 Allara Street
(Personal Financial Centre hours only)

CPS Credit Union, 15 East Row
(24-hour street access)

Jolimont Tourist Centre, 65 Northbourne Avenue
(24-hour street access)

Gungahlin

Gungahlin Marketplace, Hibberson Street
(Marketplace hours only)

Southlands

CPS Credit Union, 105 Mawson Drive, Mawson
(8.00am–5.15pm)

Tuggeranong

CPS Credit Union, Level 1, Hyperdome
(Hyperdome hours only)

Woden

CPS Credit Union, Ground Floor, The Tower
(24-hour street access)

Queanbeyan

CPS Credit Union, Shop 113/115 Riverside Plaza
(24-hour street access)

NEW FEES FOR CPS CREDIT UNION MEMBERS

Effective 15 May 2000	Late Loan Repayment Fee increase from \$10 to \$20
Effective 01 July 2000	ATM withdrawals from NON-CPS Rediteller—\$1.15 per transaction ATM Declined Transactions, Enquiries and Transfers at NON-CPS Rediteller—\$0.75 per transaction

Committing to prosperity



By the time we are in our 40s and 50s, many of us are close to paying off our mortgage, our children are becoming financially less dependent—and we have money left over each month!

Some of us may even be back in DINK (Double Income No Kids) territory again.

Sure, you may have your super and hopefully your Telstra 1 and 2 shares, but it may not be enough to live as comfortably as you would like in the years up to and beyond retirement age.

To generate a substantial sum over the next ten to twenty years, you need a firm commitment to saving—to put aside an amount each month dedicated to building your future prosperity.

The first step should be to seek financial planning advice on the most appropriate investment strategies, which may include investment in both superannuation and non-super assets. The right balance is important to give you the most tax-effective form of investment for your circumstances with sufficient flexibility to maintain your desired lifestyle. You may need to consider:

Paying off your mortgage—any non-tax-deductible debt should be repaid as a priority, freeing up additional funds for investment.

Maximising your super—for money you don't need before you retire, superannuation funds pay a very low tax on earnings and offer the potential for a very low tax retirement income.

Spouse super—paying contributions into your partner's fund can maximise your joint low-tax superannuation entitlements and perhaps a tax rebate.

Shares and other growth investments—investing directly or through a managed fund can provide healthy earnings and capital growth, with tax benefits in the form of franked dividends.

Gearing—borrowing money to invest from your credit union can boost your returns, but you need expert advice on whether the value, timing and risks make good sense.

Call CPS Credit Union on 02 6286 0555 to arrange a complimentary, obligation-free meeting with a Bridges Financial Planner, who can help you make a commitment to prosperity.



Bridges Personal Investment Services is a division of Bridges Financial Services Pty Limited ("Bridges"). ACN 003 474 977. Member Corporation of the Australian Stock Exchange Limited. Licensed Dealer in Securities.

This is General Securities advice only. Before acting on any information or advice contained, expressly or implicitly, in this article, you should consult a Bridges Authorised Representative. Bridges, its employees, consultants, advisors and officers are not liable for any loss or damage arising as a result of any reliance placed on the contents of this article.

In referring members to Bridges, CPS Credit Union does not accept liability or responsibility for any act or omission or advice provided by Bridges or its Authorised Representatives.

EXPECTING FUNDS FROM OVERSEAS?

If you are expecting to receive funds from overseas it is possible to get the funds transferred to the Credit Union on your behalf.

This is an alternative to receiving a cheque from overseas where there is a waiting period to receive the cheque in the post and the funds are usually unavailable once deposited with CPS for at least three weeks and perhaps much longer.

The advantage of having funds directly credited to your account is that they are available as soon as they are in your account. So even though they may still take a number of days to come from the overseas institution, once we have received them they are immediately available.

All you need to do is give the person or organisation sending you the funds our bank account details and also your membership number to use as a reference. Our staff will take your membership details and the approximate amount that you will be expecting so that it can be easily identified when it comes to us.

If you would like to know more about this option or you are expecting funds from overseas that you would like electronically credited to your account, please do not hesitate to ask at any CPS Personal Financial Centre or call our Telephone Response Centre on 02 6286 0555.

STAFF MILESTONES 2000



Dianne



Julie



Margaret

CPS would like to thank the following staff members for their years of loyal service to the Credit Union. The Board of Directors and Management appreciate the contribution they have made to the Credit Union during their employment at CPS.

Julie Matthews—15 years, Human Resources Department

Dianne Young—5 years, Tuggeranong PFC

Margaret Meiklejohn—5 years, Allara Street PFC

CPS teams up with triathletes

The best and brightest of Canberra's young triathletes were out in force at the 2000 CPS ACT Schools Championships on Saturday 4 March.

CPS and Triathlon ACT have recently entered a sponsorship agreement that will see the two groups working closely together in coming years to develop the junior ranks of the sport and to promote lifelong participation in exercise. With the emphasis on age group competition, fun participation and the range of disciplines involved—swimming, cycling and running—triathlon is the perfect sport to help people stay fit.

More than 100 students participated in the Schools Championships in three age categories for individuals and two teams categories. The race was run over four distances that proved a challenge for organisers but was exciting for spectators with something happening all the time.

The winners of each individual category were awarded medallions and a CPS account valued at \$50. They were:

U14 Girls: Jane Woodward (Radford College)

U14 Boys: Nick Dyrwi (St Edmund's College)

U16 Girls: Rebecca Page (Daramalan College)

U16 Boys: Marc Williams (Campbell High School)

16+ Girls: Naomi Orchard (Erindale College)

16+ Boys: Michael Cupitt (Erindale College)

The overall school winner was Canberra Grammar School with Daramalan College second and Campbell High third. President of Triathlon ACT, Mr Bill Baker will visit Grammar to present the trophy at school assembly.

SIX MONTHLY FINANCIAL RESULTS

A copy of the CPS financial statements for the six month period ending 31 December 1999 is available on the CPS website, www.cpsact.com.au

INTEREST RATE INCREASES FOR PENSION PROTECTION ACCOUNT

Recently the Federal Government increased the pension deeming interest rates. As a result CPS increased the Pension Protection Account rates. These changes were:

\$1–30799 3.50% (an increase of 0.50%)
\$30800+ 5.50% (an increase of 1.00%)

Eligibility criteria and terms and conditions apply to Pension Protection Accounts. For further information please ask at any Personal Financial Centre or phone the Telephone Response Centre on 02 6286 0555.

1999/2000 ANNUAL REPORT

Under Corporations Law all members of CPS must be given the option to receive an Annual Report. So as not to produce excess numbers of reports, it would be appreciated if members could fill in the coupon below if they would like to receive an Annual Report by mail. A limited number of the Annual Report will be available at the AGM or in CPS Personal Financial Centres.



In addition to this the Annual Report will be available on our website for members to read and download if they wish. However we would encourage you to return the coupon if you would like a copy.

ANNUAL REPORT ELECTION FORM

I/We require an Annual Report on the following basis (Please tick one)

- ☐ 1999/2000 Annual Report ONLY
☐ All future Annual Reports on an ONGOING basis

Name(s):

Address:

Member Number:

Signed: Date:

Return to: **CPS Credit Union**

Reply Paid 1000

Locked Bag 1000,

MAWSON ACT 2607

(no stamp required)

Or Fax 02 6286 0642

Or deliver to any CPS office

Important notes: (1) If members do not elect to receive an Annual Report (either the current year or on an ongoing basis) they will not receive such Reports. (2) The Annual Report includes information concerning the financial position and performance of the Credit Union and this information may be of interest to members for a variety of purposes.

YES!

I'd like to access my accounts
quicker on the Internet or over
the phone!

Please send me information about:

- ☐ CPS Web-Link Internet Banking
- ☐ 24 hour Telephone Service for
information, balances and transfers.

YES!

I would like CPS Credit Union
to send me more information
on the following products!
(please tick)

- ☐ Personal Loans
- ☐ Home Loans
- ☐ Basic Home Loan
- ☐ All-In-One Home Loan
- ☐ New Vehicle Loans
- ☐ Savings Accounts
- ☐ Christmas Club Account
- ☐ Edvest
- ☐ Investment Accounts
- ☐ Home Insurance
- ☐ Motor Insurance
- ☐ Boat Insurance
- ☐ Caravan Insurance
- ☐ Travel Insurance
- ☐ Financial Planning
- ☐ BPAY

I would prefer to be contacted by

- ☐ Ph: _____ (AH or BH)
- ☐ Mail

Name _____

Member Number _____

Address _____

Postcode _____

Work phone _____

Home phone _____

Facsimile _____

Internet/E-mail _____

- ☐ Please tick box if this is your new
address / contact details.

Please return the coupon to

CPS Credit Union
Reply Paid 1000
Locked Bag 1000
Mawson ACT 2607
(no stamp required)
Fax: (02) 6286 0642

INTEREST RATES

(As at 22 March 2000)

SAVINGS ACCOUNTS

General Savings	(S1-S4)	
\$1-999		0.25%pa
\$1 000 plus		0.50%pa
Action Account	(S9)	
\$1-999		0.25%pa
\$1 000-4 999		1.25%pa
\$5 000-9 999		1.50%pa
\$10 000-19 999		1.75%pa
\$20 000 plus		2.50%pa
Travel Account	(S11)	
\$1-999		0.75%pa
\$1 000-4 999		1.50%pa
\$5 000-9 999		1.50%pa
\$10 000-19 999		1.50%pa
\$20 000 plus		2.50%pa
Christmas Club Account	(S12)	
Pension Protection Plan	(S14)	
\$1-30 799		3.50%pa
\$30 800 plus		5.50%pa
Money Managers Account	(S15)	
\$1-4 999		1.00%pa
\$5 000-9 999		2.50%pa
\$10 000-19 999		3.00%pa
\$20 000-49 999		4.00%pa
\$50 000 plus		4.50%pa

INVESTMENT ACCOUNTS

(173) 3-6 months	\$500-4 999	3.00%pa	\$5 000 plus	5.50%pa
(175) 7-12 months	\$500-4 999	3.50%pa	\$5 000 plus	6.00%pa
(177) 13-24 months	\$500-4 999	4.00%pa	\$5 000 plus	6.50%pa
(186) 25-36 months	\$500-4 999	4.00%pa	\$5 000 plus	6.80%pa
(188) 37-48 months	\$500-4 999	4.25%pa	\$5 000 plus	7.00%pa
(192) 49-60 months	\$500-4 999	4.50%pa	\$5 000 plus	7.20%pa
(199) 3-12 months	\$5 000 plus	5.60%pa		

LOAN ACCOUNTS

Variable Rates (except L50 and L55 which are fixed)

New Car Loan	(L42)				10.00%pa
New Car Loan Capped 1st 12 mths	(L52)				9.00%pa
5 Year Fixed Interest Rate New Car Loan	(L55)				9.50%pa
Used Car Loan	(L42)				11.00%pa
Personal Loans					
— Personal Computer Loan (fixed for 3 yrs)	(L50)				10.25%pa
— Secured	(L43)	11.00%pa	12.00%pa	13.75%pa	14.75%pa
— Unsecured	(L41)	11.50%pa	13.25%pa	14.50%pa	15.50%pa

Home Loans

— Standard Variable	(L48)				7.25%pa
— Capped Variable (first 12 mths)	(L47)				6.49%pa

All-In-One Home Loan

Investment Property	(L49)				7.25%pa
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Line of Credit	(L46)	7.55%pa	11.25%pa	11.75%pa	13.00%pa	15.00%pa
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Cash Secured Loans	(L44)					9.50%pa
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Visa Line of Credit	(L45)			11.25%pa	13.00%pa	15.00%pa
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EDVEST ACCOUNTS

Available to members of the EDVEST service.

EDVEST TERM DEPOSITS

\$500 or more	3-6 months	(I31)			5.75%pa
\$500 or more	7-12 months	(I34)			6.25%pa
\$500 or more	13-24 months	(I33/35)			6.75%pa

Regular Income Plus

\$5 000 or more	12-24 months	(I32)			6.00%pa
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Redifund Plus

	(S30)				
\$0-4 999					1.25%pa
\$5 000-9 999					2.75%pa
\$10 000-19 999					3.25%pa
\$20 000-49 999					4.25%pa
\$50 000 plus					4.75%pa

#Rates are variable and subject to change after publication, without prior notice.

Loan rates quoted are annual percentage rates. All loans subject to CPS lending and assessment criteria. Fees and charges and terms and conditions apply to all accounts. Full details available on request. For any enquires please contact your Personal Financial Centre or the Telephone Response Centre on (02) 6286 0555.