



Enviro Loan Interest Rates

Effective 10 January 2005

Loan Name	Loan Type	Purpose	Security	Annual Interest Rate	Comparison Rate
Enviro Loan	L50	Environmentally friendly products (see brochure for details)	Unsecured	8.90% fixed	12.83% ¹
	L76	Environmentally friendly products (see brochure for details)		8.75% variable	10.73% ²
	L79	Environmentally friendly products (see brochure for details)	Bill of sale over motor vehicle	8.80% fixed	13.37% ³
	L78	Environmentally friendly products (see brochure for details)		8.65% variable	9.44% ⁴
	L47	Environmentally friendly products (see brochure for details)	Mortgage secured	5.95% capped for 12 months 7.05% standard variable	6.94% ⁵
	L69	Environmentally friendly products (see brochure for details)	Mortgage secured	5.98% capped 12 months 7.05% standard variable	N/A

Warning Statement: Comparison rates only apply to the 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.

Important Information About Loans

CPS lending and assessment criteria apply. All loan applications are subject to approval. Terms and conditions apply to all loans and are available on request. Fees and charges apply to loans and are detailed in the Fees and Charges Booklet. A \$100 loan establishment fee may apply to some loans.

The interest rates on all loans types are set at the day of settlement, at the rate prevailing on that day. This rate may differ from the rate quoted at the time of lodgment of the application.

¹ Comparison Rate calculated on a loan of \$2,500 over 2 years, based on monthly repayments.

² Comparison Rate calculated on a loan of \$5,000 over 2 years, based on monthly repayments.

³ Comparison Rate calculated on a loan of \$2,500 over 2 years, based on monthly repayments.

⁴ Comparison Rate calculated on a loan of \$10,000 over 3 years, based on monthly repayments.

⁵ Comparison Rate calculated on a loan of \$150,000 over 25 years, based on monthly repayments.