



Big Sky Credit Union Ltd
 ABN 51 087 651 358
 AFSL 240735
 BSB 803 228

Effective 17th February 2010

Home & Residential Investment Loans							Fixed Rates				
	Interest Only	Interest Only \$250,000+	Standard Variable	Standard Variable \$250,000+	First Home Owners Mortgage	Bridging Loan	1yr	2yrs	3yrs	4yrs	5yrs
Annual Percentage rate	6.54%	6.39%	6.54%	6.39%	6.39%	7.88%	6.84%	7.49%	7.79%	n/a	n/a
							Then Standard Variable rate of 6.54%				
Amount	Term										
\$20,000	4 years	7.38%	8.08%		6.38%	9.43%	8.21%	8.81%	9.26%	n/a	n/a
\$25,000	5 years	7.10%	7.54%		6.38%	8.88%	7.65%	8.17%	8.61%	n/a	n/a
\$30,000	5 years	7.01%	7.37%		6.38%	8.72%	7.48%	8.00%	8.44%	n/a	n/a
\$50,000	7 years		6.90%		6.38%	8.24%	6.98%	7.39%	7.78%	n/a	n/a
\$70,000	25 years		6.62%		6.38%	7.96%	6.65%	6.82%	6.99%	n/a	n/a
\$100,000	25 years		6.60%		6.38%	7.94%	6.63%	6.79%	6.96%	n/a	n/a
\$130,000	25 years		6.58%		6.38%	7.92%	6.61%	6.77%	6.95%	n/a	n/a
\$150,000	25 years		6.57%		6.38%	7.91%	6.60%	6.76%	6.94%	n/a	n/a
\$200,000	25 years		6.56%		6.38%	7.90%	6.59%	6.75%	6.93%	n/a	n/a
\$225,000	25 years		6.56%		6.38%	7.90%	6.59%	6.75%	6.92%	n/a	n/a
\$250,000	25 years		6.45%	6.41%	6.38%	7.89%	6.59%	6.75%	6.92%	n/a	n/a
\$275,000	30 years		6.44%	6.40%	6.38%	7.89%	6.58%	6.72%	6.88%	n/a	n/a
\$300,000	30 years		6.44%	6.40%	6.38%	7.89%	6.58%	6.72%	6.88%	n/a	n/a
\$500,000	30 years		6.42%	6.39%	6.38%	7.88%	6.57%	6.71%	6.87%	n/a	n/a

* Comparison Rates based on Interest Only Term of 5 Years

Personal and Car Loans	New Car	Personal Fully Secured	Personal Partly Secured	Personal Unsecured	Enviroloan	WA Home Ownership
Annual Percentage Rate	9.05%	12.35%	13.10%	13.50%	12.35%	11.10%
Amount	Term	9.05%	12.35%	13.10%	13.50%	12.35%
\$1,000	6 months	9.05%	12.35%	13.10%	13.50%	12.35%
\$2,500	2 years	9.05%	12.35%	13.10%	13.50%	12.35%
\$5,000	2 years	9.05%	12.35%	13.10%	13.50%	12.35%
\$10,000	3 years	9.05%	12.35%	13.10%	13.50%	12.35%
\$15,000	4 years	9.05%	12.35%	13.10%	13.50%	12.35%
\$20,000	4 years	9.05%	12.35%	13.10%	13.50%	12.35%
\$25,000	5 years	9.05%	12.35%	13.10%	13.50%	12.35%
\$30,000	5 years	9.05%	12.35%	13.10%	13.50%	12.35%
\$50,000	7 years	9.05%	12.35%	13.10%	13.50%	12.35%
\$70,000	10 years		12.35%	13.10%		12.35%
\$100,000	10 years		12.35%	13.10%		12.35%

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.

Fortnightly repayment frequencies have been used in the above calculations.

All rates are subject to change without notice.