Personal Loan (PL) & Credit Card Rates

Issue Date 22 November 2012

Hume Building Society

ABN 85 051 868 556 AFSL & Australian Credit Licence No. 244248

Loan Options	Secured PL New Vehicle	Secured PL Vehicle up to 5yrs old	Secured PL Term Deposit	PL to Existing Home Loan Borrower #	Secured PL Vehicle over 5yrs old or Unsecured PL #	Value Credit Card #	Loyalty Credit Card #	Gold Credit Card #
Annual Percentage Rate up to 5yr term	10.75%	12.75%	10.75%	10.75%	13.95%	-	-	-
Annual Percentage Rate 6-7yr term	12.75%	N/A	12.75%	12.75%	N/A	-	-	-
Annual Percentage Rate 7-10yr term	N/A	N/A	12.75%	N/A	N/A	-	-	-
Comparison Rate (1)	10.93%	12.94%	10.93%	10.93%	14.14%	-	-	-
Annual Percentage Rate - continuing credit	-	-	-	-	-	13.15% Purchase 17.95% Cash Adv	17.95% Purchase 17.95% Cash Adv	17.95% Purcahse 17.95% Cash Adv
Min. Loan amount/Limit	$2,000	$2,000	$2,000	$2,000	$2,000	$500	$500	$7,500
Max. Loan amount/Limit	N/A	N/A	N/A	N/A	N/A	$20,000	$20,000	$50,000
Additional repayments without penalty or break costs	✓	✓	✓	✓	✓	✓	✓	✓
Revolving Credit Facility	✗	✗	✗	✗	✗	✓	✓	✓
Flexible repayments	✓	✓	✓	✓	✓	✓	✓	✓
ATM, Branch, Internet / Phone Banking, Eftpos & International access	✗	✗	✗	✗	✗	✓	✓	✓
Application fee	$125	$125	$125	$125	$125	$0	$0	$0
Annual Fee	$0	$0	$0	$0	$0	$0	$30	$60
Spend Hurdle for no annual fee	N/A	N/A	N/A	N/A	N/A	N/A	$8,000	$12,000
Interest free days	N/A	N/A	N/A	N/A	N/A	Up to 55 days for purchases	Up to 55 days for purchases	Up to 55 days for purchases

When choosing either a personal loan or a credit card, consideration needs to be given to the features of both types of products, including the interest rates, fees and charges and the purpose for which credit is sought.

1. Comparison rates are based on a loan amount of $30,000 over 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.

Terms, conditions, fees, charges and lending criteria apply to all products. Information is subject to change without notice
All rates quoted are for secured loans apart from those marked with "#" and are based on monthly repayments.