

# Teachers' Life

## Loan Rate Schedule

### Housing Finance Owner Occupied & Residential Investment

Variable Rates <sup>#</sup> (First mortgage security required)	Rate
\$125,000 - \$249,999	7.27%
\$250,000 - \$499,999	7.07%
\$500,000 or over	6.97%
Intro Rate Home Loan Offer	6.87%**
Home Loan Overdraft	
\$125,000 - \$249,999	7.47%
\$250,000 - \$499,999	7.27%
\$500,000 or over	7.17%

Personal Loan Rates	Rate
All purpose loans	12.95%
Getting Started Overdraft*	6.75%
Low Rate Overdraft	11.49%
Car Loans	10.15%
2011 Promo Car Loan (Under 2 yrs)	8.95%
2011 Promo Car Loan (Over 2 yrs)	9.95%

Maximum personal loan is \$60,000. Security may be required.

\*Interest rate applies for 1st 12 months, then reverts to Low Rate Overdraft rate. Maximum Getting Started Overdraft is \$5,000. \*\*This rate is the variable interest rate reduced by 0.80%pa for the first 12 months then reverts to applicable Variable Rate.

#Applies to eligible products, see product brochures.



**Queensland Teachers'  
Credit Union Limited**

Interest rates are on a per annum basis and are current as at 20/06/11. Interest rate changes will be advised as required by legislation. Full terms, conditions, fees and charges for the products are available from us upon application.

454 St. Paul's Terrace, Fortitude Valley, Qld 4006 PO Box 929, Fortitude Valley, Qld 4006  
Telephone: 13 29 30 Internet: [www.qtcu.com.au](http://www.qtcu.com.au) Email: [qtcu@qtcu.com.au](mailto:qtcu@qtcu.com.au)  
ABN 83 087 651 054 AFSL 241195

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