



NURSES FIRST

A Division of
Police & Nurses Credit Society Ltd

Comparison Rate Schedule

Nurses First
550 Swanston St, Carlton Victoria 3053
Tel: (03) 9347 1855 Fax: (03) 9347 5911
Web: www.nurses1st.com.au
Email: info@nurses1st.com.au

Effective 10 March 2010

Personal Loans		Personal Loans	
		Secured	Unsecured
Annual Percentage Rate		9.99	13.99
Amount	Term		
\$5,000	2 years	14.01	18.03
\$10,000	3 years	11.54	15.54
\$15,000	4 years	10.86	14.86
\$20,000	4 years	10.64	14.64
\$25,000	5 years	10.45	14.45
\$30,000	5 years	10.37	14.37
\$20,000	6 years	10.51	14.51
\$25,000	7 years	10.37	14.37
\$30,000	7 years	10.31	14.31

Home Loans		Lifestyle Home Loan		Other Home Loans				
		1 year intro rate reverting to Standard Variable (%pa)	Standard Variable (%pa)	Easypay Home Loan – Low Variable (%pa)	Dream Home Loan (%pa)	Easy Living Access (%pa)	3 year Fixed Home Loan (%)	5 year Fixed Home Loan (%)
Annual Percentage Rate		6.59	6.59	6.53	6.24	7.56	7.59	7.94
Amount	Term							
\$20,000	4 years	8.78	8.78	8.72	8.42	10.40	9.72	n/a
\$25,000	5 years	8.09	8.09	8.03	7.74	9.51	8.94	9.44
\$30,000	5 years	7.84	7.84	7.78	7.49	9.19	8.69	9.19
\$50,000	7 years	7.19	7.19	7.13	6.84	8.34	7.89	8.45
\$70,000	25 years	6.80	6.80	6.74	6.45	7.84	7.10	7.42
\$100,000	25 years	6.74	6.74	6.68	6.39	7.75	7.03	7.36
\$130,000	25 years	6.71	6.71	6.65	6.36	7.71	7.00	7.32
\$150,000	25 years	6.69	6.69	6.63	6.34	7.69	6.98	7.30
\$200,000	25 years	6.67	6.67	6.61	6.32	7.66	6.96	7.28
\$225,000	25 years	6.66	6.66	6.60	6.31	7.65	6.95	7.27
\$250,000	25 years	6.65	6.65	6.59	6.30	7.64	6.94	7.26
\$275,000	30 years	6.64	6.64	6.58	6.29	7.63	6.90	7.20
\$300,000	30 years	6.64	6.64	6.58	6.29	7.62	6.90	7.19
\$325,000	40 years	6.63	6.63	6.57	n/a	n/a	n/a	n/a
\$350,000	40 years	6.63	6.63	6.57	n/a	n/a	n/a	n/a

*Easypay refers to payments made by electronic payroll crediting

For more information on our loans please call (03) 9347 1855.

All rates are effective at the dates listed above and are subject to change without notice. Terms, conditions, fees, charges and lending criteria apply and are available on request or application. The comparison rate for Nurses First home loans for properties in the metropolitan area is calculated on a loan amount of \$150,000 over a term of 25 years based on monthly repayments and are secured by first mortgage over property. The comparison rate for Nurses First personal loans and car loans is calculated on a loan amount of \$15,000 over a term of 4 years based on monthly repayments. The Home Loan and Personal & Car Loan comparison rates are accurate only for the examples given, when monthly repayments are made. Different amounts and different terms will result in different comparison rates. Other factors such as redraw fees or early repayment fees, and costs such as a fee waivers, are not included in the comparison rate but may influence the final cost of the loan. A copy of our Comparison Rate Schedule is available from Nurses First or online at www.nurses1st.com.au.

The information contained in this publication is for general purposes only. It has been prepared without considering any personal objectives, financial situation or needs. We recommend you read the relevant Product Disclosure Statement and/or terms and conditions when considering a product's appropriateness to your circumstances. Copies of these documents are available at www.nurses1st.com.au or from Nurses First. Nurses First is a division of Police & Nurses Credit Society. Police & Nurses Credit Society is a member of an ASIC approved dispute resolution system. For information regarding this please contact us on 13 25 77.