

Fortnightly Repayment Schedule
Interest Rate 10.40% p.a.*
Comparison rate 10.40% p.a

Address
 16-20 Howard Street, North Melbourne VIC 3051
 PO Box 326, North Melbourne, VIC 3051
 ABN 64 077 846 809
 AFSLN 2441 15

Contact Details
 Phone : 1300 131 809 or (03) 9322 2000
 Fax : (03) 9328 1653
 Email : info@apsbs.com.au
 Web Site : www.apsbs.com.au

10 Year Members Only

Amount Borrowed	26 (1 Year)	39 (1.5 Years)	52 (2 Years)	65 (2.5 Years)	78 (3 Years)	91 (3.5 years)	104 (4 Years)	117(4.5 years)	130 (5 Years)
	Payment	Payment	Payment	Payment	Payment	Payment	Payment	Payment	Payment
500	20.30								
1000	40.55	27.75							
1100	44.65	30.50							
1200	48.70	33.30							
1300	52.75	36.05							
1400	56.80	38.85							
1500	60.85	41.60	32.00						
1600	64.90	44.40	34.15						
1700	68.95	47.15	36.30						
1800	73.05	49.95	38.40						
1900	77.10	52.70	40.55						
2000	81.15	55.50	42.70						
2500	101.45	69.35	53.35	43.75					
3000	121.70	83.25	64.00	52.50					
3500	142.00	97.10	74.70	61.25					
4000	162.30	111.00	85.35	70.00					
4500	182.60	124.85	96.00	78.75	67.25				
5000	202.85	138.70	106.70	87.50	74.75				
5500	223.15	152.60	117.35	96.25	82.20				
6000	243.45	166.45	128.05	105.00	89.70				
6500	263.70	180.35	138.70	113.75	97.15	85.35	76.50	69.70	64.20
7000	284.00	194.20	149.35	122.50	104.65	91.90	82.40	75.05	69.15
7500	304.30	208.10	160.05	131.25	112.10	98.50	88.30	80.40	74.10
8000	324.60	221.95	170.70	140.00	119.60	105.05	94.20	85.75	79.05
8500	344.85	235.85	181.40	148.75	127.05	111.60	100.05	91.10	84.00
9000	365.15	249.70	192.05	157.50	134.55	118.20	105.95	96.45	88.90
9500	385.45	263.55	202.70	166.25	142.00	124.75	111.85	101.85	93.85
10000	405.75	277.45	213.40	175.00	149.50	131.30	117.75	107.20	98.80



Peace of Mind for 100 years



- Nominal and Comparison rates are identical. Top-up fees are excluded from the comparison rate. Interest rate is for an unsecured loan. A Comparison Rate Schedule is available from APSBS or on the APSBS website at www.apsbs.com.au

Important Points of Note

- All loan applications will be referred to "Baycorp Advantage" and your credit rating with them will be taken into account when considering the loan.
- Only financial members are eligible to be considered for loans.
- Before your application will be considered a recent copy of your **SALARY SLIP, SVA** or other form of evidence of income is required.
- APS Benefits requires that loans be repaid by **SALARY DEDUCTIONS** and if this is not possible a **DIRECT DEBIT** from your bank account will be required. Evidence of this authority is not required when submitting your loan application, however this must be received at our office prior to the loan being funded.

CHECK LIST (tick the box)

- Four pages of your loan application.....
- Salary Slip / SVA.....
- Driver's Licence Number.....
- Bank / Credit Union details for transfer of funds