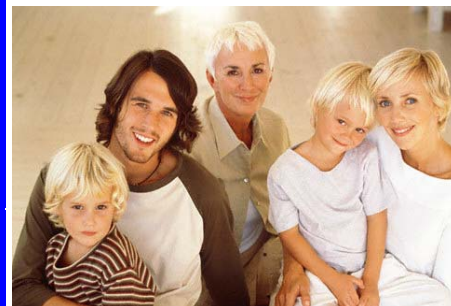


**Fortnightly Repayment Schedule**  
**Interest Rate 12.40%\* p.a.**  
**Comparison rate 12.40% p.a**

**Address**  
 16-20 Howard Street, North Melbourne VIC 3051  
 PO Box 326, North Melbourne, VIC 3051  
 ABN 64 077 846 809  
 AFSLN 244115

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

| Amount Borrowed | 26 (1 Year) |           | 39 (1.5 Years) |          | 52 (2 Years) |          | 65 (2.5 Years) |          | 78 (3 Years) |          |
|-----------------|-------------|-----------|----------------|----------|--------------|----------|----------------|----------|--------------|----------|
|                 | Payment     | Int. p.a. | Payment        | Interest | Payment      | Interest | Payment        | Interest | Payment      | Interest |
| 500             | 20.50       | 33.00     |                |          |              |          |                |          |              |          |
| 600             | 24.60       | 39.60     |                |          |              |          |                |          |              |          |
| 700             | 28.70       | 46.20     |                |          |              |          |                |          |              |          |
| 800             | 32.80       | 52.80     |                |          |              |          |                |          |              |          |
| 900             | 36.90       | 59.40     |                |          |              |          |                |          |              |          |
| 1000            | 41.00       | 66.00     | 28.15          | 97.85    |              |          |                |          |              |          |
| 1100            | 45.10       | 72.60     | 31.00          | 109.00   |              |          |                |          |              |          |
| 1200            | 49.20       | 79.20     | 33.80          | 118.20   |              |          |                |          |              |          |
| 1300            | 53.30       | 85.80     | 36.60          | 127.40   |              |          |                |          |              |          |
| 1400            | 57.40       | 92.40     | 39.45          | 138.55   |              |          |                |          |              |          |
| 1500            | 61.50       | 99.00     | 42.25          | 147.75   | 32.65        | 197.80   |                |          |              |          |
| 1600            | 65.60       | 105.60    | 45.05          | 156.95   | 34.80        | 209.60   |                |          |              |          |
| 1700            | 69.70       | 112.20    | 47.85          | 166.15   | 37.00        | 224.00   |                |          |              |          |
| 1800            | 73.80       | 118.80    | 50.70          | 177.30   | 39.15        | 235.80   |                |          |              |          |
| 1900            | 77.90       | 125.40    | 53.50          | 186.50   | 41.35        | 250.20   |                |          |              |          |
| 2000            | 81.95       | 130.70    | 56.30          | 195.70   | 43.50        | 262.00   |                |          |              |          |
| 2100            | 86.05       | 137.30    | 59.15          | 206.85   | 45.70        | 276.40   |                |          |              |          |
| 2200            | 90.15       | 143.90    | 61.95          | 216.05   | 47.85        | 288.20   |                |          |              |          |
| 2300            | 94.25       | 150.50    | 64.75          | 225.25   | 50.05        | 302.60   |                |          |              |          |
| 2400            | 98.35       | 157.10    | 67.60          | 236.40   | 52.20        | 314.40   |                |          |              |          |
| 2500            | 102.45      | 163.70    | 70.40          | 245.60   | 54.40        | 328.80   | 44.80          | 412.00   |              |          |
| 3000            | 122.95      | 196.70    | 84.50          | 295.50   | 65.30        | 395.60   | 53.80          | 497.00   |              |          |
| 3500            | 143.45      | 229.70    | 98.55          | 343.45   | 76.15        | 459.80   | 62.75          | 578.75   |              |          |
| 4000            | 163.95      | 262.70    | 112.65         | 393.35   | 87.05        | 526.60   | 71.70          | 660.50   |              |          |
| 4500            | 184.45      | 295.70    | 126.70         | 441.30   | 97.90        | 590.80   | 80.70          | 745.50   | 69.20        | 897.60   |
| 5000            | 204.95      | 328.70    | 140.80         | 491.20   | 108.80       | 657.60   | 89.65          | 827.25   | 76.90        | 998.20   |
| 5500            | 225.45      | 361.70    | 154.90         | 541.10   | 119.70       | 724.40   | 98.60          | 909.00   | 84.60        | 1098.8   |
| 6000            | 245.90      | 393.40    | 168.95         | 589.05   | 130.55       | 788.60   | 107.55         | 990.75   | 92.30        | 1199.4   |



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](http://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.
- Applicants under the age of twenty-one may be required to provide APSBS with a suitable guarantor (i.e. a parent).
- Only financial members are eligible to be considered for loans.
- Before your application will be considered a recent copy of your **SALARY SLIP** or **SVA** 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 | <input type="checkbox"/> | Driver's Licence Number                           | <input type="checkbox"/> |
| Salary Slip / SVA                   | <input type="checkbox"/> | Bank / Credit Union details for transfer of funds | <input type="checkbox"/> |