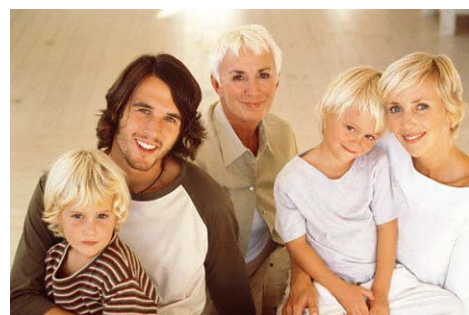


Monthly Repayment Schedule
Interest Rate 12.40%* p.a.
Comparison rate 12.40% p.a

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 or (03) 9322 2000
 Fax : (03) 9328 1653
 Email : info@apsbs.com.au
 Web Site : www.apsbs.com.au

Amount	12 (1 year)		18 (1.5 Years)		24 (2 Years)		30 (2.5 Years)		36 (3 Years)	
	Payment	Interest	Payment	Interest	Payment	Interest	Payment	Interest	Payment	Interest
500	44.50	34.00								
600	53.40	40.80								
700	62.35	48.20								
800	71.25	55.00								
900	80.15	61.80								
1000	89.05	68.60	61.15	100.70						
1100	97.95	75.40	67.30	111.40						
1200	106.85	82.20	73.40	121.20						
1300	115.75	89.00	79.50	131.00						
1400	124.65	95.80	85.65	141.70						
1500	133.55	102.60	91.75	151.50	70.90	201.60				
1600	142.45	109.40	97.85	161.30	75.60	214.40				
1700	151.35	116.20	104.00	172.00	80.35	228.80				
1800	160.25	123.00	110.10	181.80	85.05	241.20				
1900	169.15	129.80	116.20	191.60	89.80	255.20				
2000	178.05	136.60	122.35	202.30	94.50	268.00				
2100	187.00	144.00	128.45	212.10	99.25	282.00				
2200	195.90	150.80	134.55	221.90	103.95	294.80				
2300	204.80	157.60	140.70	232.60	108.70	308.80				
2400	213.70	164.40	146.80	242.40	113.45	322.80				
2500	222.60	171.20	152.90	252.20	118.15	335.60	97.35	420.50		
3000	267.10	205.20	183.50	303.00	141.80	403.20	116.80	504.00		
3500	311.65	239.80	214.10	353.80	165.40	469.60	136.30	589.00		
4000	356.15	273.80	244.65	403.70	189.05	537.20	155.75	672.50		
4500	400.65	307.80	275.25	454.50	212.65	603.60	175.20	756.00	150.35	912.60
5000	445.20	342.40	305.85	505.30	236.30	671.20	194.70	841.00	167.05	1013.80
5500	489.70	376.40	336.40	555.20	259.95	738.80	214.15	924.50	183.75	1115.00
6000	534.20	410.40	367.00	606.00	283.55	805.20	233.60	1008.00	200.45	1216.20



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.
- 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 Driver's Licence Number
- Salary Slip / SVA Bank / Credit Union details for transfer of funds