

**SPECIAL PURPOSE LOANS (up to \$60,000)**

Dear Member,

Thank you for your recent enquiry regarding our Special Purpose Loans.

For your information we have enclosed:-

- Key Information Sheet,
- A list of Frequently Asked Questions,
- Loan Application Form (should you qualify and wish to apply),
- Check List (of additional items required),
- Repayment schedule, and
- An APS Benefits Group flyer outlining our personal and financial products and services available to you, your family and friends.

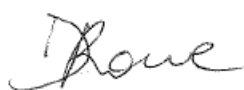
The current interest rate for Special Purpose Loans is 9.90%p.a.\* for applicants with less than 10 years membership and 8.90%p.a.\* for applicants that have been members for ten years or more.

A special rate of 7.90%p.a.\* will be considered for members that have had over 10 years continuous membership and have in excess of 50% equity in their property and meet the other lending criteria.

***Please note that Special Purpose Loans require your property to be used as security and all persons listed as owners of the property are required to co-sign the loan application and loan contract documentation (if the loan is approved).***

Should you have any further questions please contact our office on 1300 131 809 or (03) 9322 2000.

Yours sincerely,



Danielle Rowe  
Loans Manager

\*Comparison Rate Warning: Nominal & Comparison rates are identical. Top up fees are excluded from the comparison rate. A complete Comparison Rate Schedule is available from APS Benefits Group or on the APS Benefits Group website at [www.apsbenefitsgroup.com.au](http://www.apsbenefitsgroup.com.au). All interest rates subject to approval.

## KEY INFORMATION SHEET

### CONSIDERATION TO SPECIAL PURPOSE LOANS WILL ONLY BE GIVEN IF THE MEMBER CAN ANSWER YES TO THE FOLLOWING QUESTIONS.

- **Do I own property (either residential or investment) with a net equity of at least four times the amount of the loan I am applying for?**
- **Is this loan to assist with any of the following:-**
  - Home renovations or improvements,
  - Overseas travel,
  - Medical Procedures,
  - Approved investments, or
  - Any reasonable request.

If you have answered YES to the above-mentioned questions and would like to proceed you must then:-

- Apply by completing our loan application form, which should be attached or can be downloaded from our website **[www.apsbenefitsgroup.com.au](http://www.apsbenefitsgroup.com.au)**.
- Return the completed application form together with:-
  - (a) Copies of your two latest pay advices, along with evidence of any other household income (spouse payslips, family allowance, pension statements, rental statements, etc.).
  - (b) Copy of your latest council rates notice confirming ownership of your property.
  - (c) Copy of your latest home loan bank statement showing current debt and repayments for the previous six months.
  - (d) Documentation of the proposed purchase (if available).

Once these items are received we will then be in a position to consider your application. Factors which are taken into account include:-

- (a) The ability to repay our loan. Other commitments are taken into account and your fixed commitments in relation to your income will need to be within the industry standards if the loan is to be approved.
- (b) The amount of equity you have in your property.  
Our guidelines are that we will lend an amount no greater than 25% of your equity (i.e. if your property is worth \$280,000 and your mortgage is \$180,000, your equity would be \$100,000. The most we could lend is 25% of your equity, which is \$25,000).
- (c) Repayments to the loan will need to be arranged by a periodical allotment from your salary or if this is not possible a direct debit from your bank account.
- (d) Satisfactory credit rating from Veda Advantage.

### Regardless of any of the items mentioned overleaf a Special Purpose Loan will NOT be approved if:-

- You are in arrears with any of your other loans.
- Self-employed for less than one year.

Should you have any further questions please contact **Danielle Rowe** (Loans Manager), **Tony Calder** (Manager, Home Finance) or **Sam Athans** on **1300 131 809** or **(03) 9322 2000**.

## FREQUENTLY ASKED QUESTIONS

### 1. DO I NEED TO BE A PROPERTY OWNER?

Yes. You must own a property and also have a substantial amount of equity in that property. Your equity must be at least four times the amount of your loan.

### 2. DO I NEED TO BE A MEMBER OF THE APS BENEFITS GROUP FOR A MINIMUM AMOUNT OF YEARS BEFORE BECOMING ELIGIBLE FOR A "SPECIAL PURPOSE LOAN"?

No. There is no minimum period, however, approval for Special Purpose Loans is dependent on strict guidelines (refer to Information Sheet).

### 3. WHAT INTEREST RATE WILL I BE CHARGED?

The interest rate is determined by the amount of continuous years a member has been with the APS Benefits Group. The current rate is 9.90%\*. However, members with ten or more years continuous membership are rewarded with a reduced rate of 8.90%\* and if they have more than 50% equity in their property the rate is only 7.90%\*.

### 4. ARE THERE ANY APPLICATION FEES OR SIMILAR CHARGES?

An initial loan does not attract any fees, however, if you already have a loan and are extending your loan amount, a top up fee (currently \$50) will apply. This fee is added to your new loan.

### 5. WHAT PURPOSES WILL THE SPECIAL PURPOSE LOANS BE APPROVED FOR?

These loans will generally be approved for items such as home renovations and approved investments, however, consideration will be given to purposes of a special nature.

### 6. WILL THESE LOANS BE SECURED OR UNSECURED?

All loans will be unsecured, however, an authority to place a caveat on your property will be required and will be lodged if deemed warranted.

### 7. HOW OFTEN CAN I TOP UP?

Top up applications, meeting the criteria, will generally be approved for a minimum of \$5,000.

### 8. CAN I USE THE NORMAL LOAN APPLICATION FORM?

Yes. Applications to Special Purpose Loans may be submitted on our standard loan application form.

## FREQUENTLY ASKED QUESTIONS

### 9. HOW LONG WILL IT TAKE TO OBTAIN APPROVAL OF A SPECIAL PURPOSE LOAN?

This will vary, as there will naturally be more documentation required than for a standard loan. If all documentation is received with the application the loan will be funded within a few days.

### 10. HOW CAN I REPAY THIS LOAN?

Loan repayments must be made by either allotment from the member's salary or direct debit from their bank account. Repayments from a bank account may be made weekly, fortnightly or monthly.

### 11. ARE THERE ANY PENALTIES FOR EARLY REPAYMENTS?

No. You can make extra repayments and repay the loan at any time without penalty.

### 12. WHAT IS THE MAXIMUM TERM?

The maximum term for Special Purpose Loans is seven years. However, if the loan is between \$10,000 & \$15,000 the preferred term is five years.

### 13. IF I AM SELF-EMPLOYED, AM I ELIGIBLE?

Yes; however we would generally require that you have been self-employed for over two years and will need to supply an ABN and taxation returns for the preceding two financial years.

### 14. MY SPOUSE IS ALSO A MEMBER. CAN WE EACH APPLY FOR A \$60,000 LOAN?

No. The maximum debt with the APS Benefits Group per household is \$80,000. The spouse may apply for an additional \$20,000 or both may apply for \$40,000 each.

### 15. I ALREADY HAVE A LOAN. CAN I APPLY FOR A SPECIAL PURPOSE LOAN?

Yes. The maximum debt any one member may have with the APS Benefits Group is \$60,000.

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**APS Benefits Group Ltd**

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Phone (03) 9322 2000 • 1300 131 809 • Fax (03) 8327 8200

[info@apsbenefitsgroup.com.au](mailto:info@apsbenefitsgroup.com.au) • [www.apsbenefitsgroup.com.au](http://www.apsbenefitsgroup.com.au)

ABN 64 077 846 809 AFSL No. 244115

## CHECKLIST

**So that we may process the application as soon as possible, copies of the following documentation are required to be forwarded together with your loan application.**

- Latest rates notice(s) relating to your property(ies).
- Your two latest pay advices and evidence of other household income, family allowance, rental statement etc.
- Your partner's two latest pay advices (if applicable).
- Your latest home loan statement showing current debt and repayments for the previous six months. (Letter from your bank confirming this information will also be accepted.)
- Documentation of the proposed purchase (if available).

### PLEASE NOTE:

To confirm property ownership, we may be required to conduct a search of your title with the Titles Office.



## OFFICE USE ONLY

Member No. ....

Commenced .....

Debt \$ .....

(as at ...../...../.....)

EFT/Chq \$ .....

**TOTAL LOAN \$** .....



**www.apsbenefitsgroup.com.au**

APS Benefits Group Ltd

440 William Street, West Melbourne VIC 3003  
Phone 1300 131 809 | (03) 9322 2000 | Fax (03) 8327 8200

Email: [loans@apsbenefitsgroup.com.au](mailto:loans@apsbenefitsgroup.com.au)

## PLEASE COMPLETE

TERM OF LOAN ..... Years

REPAYMENTS (Please circle)

Weekly      Fortnightly      Monthly

## LOAN APPLICATION

**PLEASE USE A BLACK PEN WHEN COMPLETING THIS FORM**

## AMOUNT REQUIRED

(including current balance owing)

\$.....

## PURPOSE OF LOAN

(Please explain fully) .....

BANK  
TRANSFER  
DETAILS

Bank/BS/CU Name .....

BSB No. .... Account No. ....

Account Name .....

## BORROWER DETAILS

Title ..... Surname .....

Given Name/s .....

Previous Surname .....  
(if applicable)

Service/AGS No. ....

Date of Birth ..... Age .....

Current Residential Address .....

..... P/Code .....

Time at current address .....  
(if less than 2 years **advise previous**)

Previous Residential Address .....

..... P/Code .....

Home Ph ( ) ..... Mobile .....

Work Ph ( ) ..... Fax ( ) .....

Email .....

Drivers Licence No. .... State .....

## CO-BORROWER DETAILS

Title ..... Surname .....

Given Name/s .....

Previous Surname .....  
(if applicable)

Service/AGS No. ....

Date of Birth ..... Age .....

Current Residential Address .....

..... P/Code .....

Time at current address .....  
(if less than 2 years **advise previous**)

Previous Residential Address .....

..... P/Code .....

Home Ph ( ) ..... Mobile .....

Work Ph ( ) ..... Fax ( ) .....

Email .....

Drivers Licence No. .... State .....

## MARITAL STATUS (Please circle)

Single

Married

Defacto

Divorced

Widow/er

Number of Children (for both borrowers) ..... Children's Ages .....

## FINANCIAL HISTORY STATEMENTS:

1. Have you ever been declared bankrupt, applied for bankruptcy or assigned your estate for the benefit of creditors or have you had any credit default(s) or court judgements lodged against you? **YES NO** (please circle)

If **YES**, please provide details .....

2. Have you applied for hardship with any existing or previous lenders? **YES NO** (please circle)

If **YES**, please provide details and how you will continue to make repayments .....



# INCOME INFORMATION

## PER FORTNIGHT

GROSS INCOME	BORROWER	CO-BORROWER	TOTAL
<b>Wages</b> (as per pay advices)	\$	\$	\$
<b>Family Allowance</b>	\$	\$	\$
<b>Pensions</b>	\$	\$	\$
<b>Child Support</b>	\$	\$	\$
<b>Rental Income</b>	\$	\$	\$
<b>Other Income</b> (please specify)	\$	\$	\$
<b>TOTAL</b>	\$	\$	\$

# STATEMENT OF ASSETS AND LIABILITIES

THE FOLLOWING SHOULD REPRESENT THE COMBINED STATEMENT OF ASSETS AND LIABILITIES OF THE BORROWER AND THEIR SPOUSE

ASSETS (What you own)	VALUE	LIABILITIES (What you owe)					
HOME ADDRESS		MORTGAGE LENDER		BALANCE OWING		FORTNIGHTLY PAYMENT	INTEREST RATE
OTHER PROPERTY ADDRESSES							
SAVINGS (Bank/CU/BS Name)		PERSONAL LOANS (Lender Name)		BALANCE OWING		FORTNIGHTLY PAYMENT	INTEREST RATE
MOTOR VEHICLES Year/Make/Model		CAR LOANS/HIRE PURCHASE/ LEASE		BALANCE OWING		FORTNIGHTLY PAYMENT	INTEREST RATE
		CREDIT CARDS					
FURNITURE / HOUSEHOLD CONTENTS		CARD TYPE	BANK NAME	LIMIT	BALANCE OWING	FORTNIGHTLY PAYMENT	INTEREST RATE
		VISA					
		M/CARD					
		AMEX					
SHARES (Company and Number)		STORE A/C					
		Others					
OTHER ASSETS (please specify)							
		OTHER LIABILITIES				FORTNIGHTLY PAYMENT	
		RENT/BOARD					
		CHILD SUPPORT/MAINTENANCE					
		HECS/HELP Fees					
		FURNITURE/EQUIPMENT RENTAL					
		OTHER (please specify)					
<b>TOTAL ASSETS</b>	<b>\$</b>	<b>TOTAL LIABILITIES</b>			<b>\$</b>	<b>\$</b>	

# EMPLOYMENT DETAILS

## BORROWER DETAILS

Current Employer .....

Employer Address .....  
..... P/Code .....

Occupation/Title/Rank .....

Employment Status FULL TIME / PART TIME / CASUAL / OTHER

Start Date ...../...../..... Phone: .....

Previous Employment .....  
(if less than 2 years)

Previous Employment Address .....  
..... P/Code .....

Start Date ...../...../..... Phone: .....

## CO-BORROWER DETAILS

Current Employer .....

Employer Address .....  
..... P/Code .....

Occupation/Title/Rank .....

Employment Status FULL TIME / PART TIME / CASUAL / OTHER

Start Date ...../...../..... Phone: .....

Previous Employment .....  
(if less than 2 years)

Previous Employment Address .....  
..... P/Code .....

Start Date ...../...../..... Phone: .....

## TWO REFEREES

(PREFERABLY CLOSE RELATIVES)

THEY MUST **NOT** BE LIVING WITH YOU AND BE FROM TWO DIFFERENT CONTACTABLE ADDRESSES. YOU **MUST** OBTAIN THE CONSENT OF ALL PERSONS NAMED.

### PARENT / RELATIVE

NAME .....

TELEPHONE (HOME) ..... TELEPHONE (WORK) .....

TELEPHONE (MOBILE) ..... EMAIL .....

### RELATIVE / FRIEND

NAME .....

TELEPHONE (HOME) ..... TELEPHONE (WORK) .....

TELEPHONE (MOBILE) ..... EMAIL .....

I/We the Applicant(s) named herein,

- Being a member(s) of the Australian Public Service Benevolent Society Limited (hereinafter referred to as the "APS Benefits Group or the Group") apply for a loan as detailed in this application and I/we will comply with the Group's Constitution, Articles of Association and By-Laws.
- Understand I/we must not enter into any contractual or legal commitment, which relies on the approval of this application until the APS Benefits Group has given written approval.
- Have not relied in any way on any representation or warranty of any kind made by the APS Benefits Group or any delegate, officer, employee, agent or contractor of the APS Benefits Group in relation to the terms of the proposed credit applied for, this application or the acceptance of this application by the APS Benefits Group.
- Agree that the APS Benefits Group may give information regarding my/our application details with my/our employer, estate agent or other related entity (as defined in the Corporation Law) of the APS Benefits Group.
- Acknowledge that the authorisations referred to in this application shall continue in full force and effect until all credit made available to me/us for credit has been discharged in full.
- DO SOLEMNLY AND SINCERELY DECLARE THAT I/WE ARE NOT UNDISCHARGED BANKRUPT(S) AND THAT THE SEVERAL STATEMENTS AND ANSWERS TO QUESTIONS MADE IN THIS APPLICATION ARE TRUE AND CORRECT IN EVERY PARTICULAR.**

### NOTICE OF DISCLOSURE OF YOUR CREDIT INFORMATION TO A CREDIT REPORTING AGENCY (Privacy Act 1988) GIVING INFORMATION TO A CREDIT REPORTING AGENCY (SECTION 18 E (1) (8) (C) PRIVACY ACT 1988)

The APS Benefits Group may give information about you to a credit-reporting agency to obtain a consumer credit report about you and/or to allow the credit-reporting agency to create/maintain a credit information file containing information about you. This information is limited to:

- Identity particulars your name, sex, date of birth, address (past and present), name of employer and drivers licence number.
- The fact that you have applied for credit, the amount and that the Group is a credit provider to you.
- Loan repayments that are overdue by more than sixty days, and for which debt collection action has been started.
- Advice that loan repayments are no longer overdue in respect of any default that has been listed.
- Cheques for an amount greater than \$100 drawn by you which have been dishonoured more than once.
- The opinion of the Group that you have committed a serious credit infringement.
- That the credit provided for by the Group has been paid or otherwise discharged.

Continued on next page



# DECLARATIONS AND AGREEMENTS

## CONTINUED

### AUTHORITY FOR THE GROUP TO OBTAIN AND USE CERTAIN INFORMATION

To enable the APS Benefits Group to assess my/our application for personal credit or for the purpose of collecting overdue payments from me/us to the APS Benefits Group. I/we authorise the Group to obtain from a credit reporting agency a credit report containing personal information about me/us in relation to personal credit provided by the APS Benefits Group.

### EXCHANGING INFORMATION WITH OTHER CREDIT PROVIDERS (SECTION 18N (1) (b) PRIVACY ACT 1988)

I/we agree to the APS Benefits Group checking information about me/us with any credit provider named in my/our application for credit, and with other credit providers that may be named in a credit report issued by a credit reporting agency, for any of the following purposes:

- To assess an application by me/us for credit and also to assess my/our credit worthiness
- To exchange information with other credit providers as to the status of this loan where I am in default with other credit providers
- To notify a default by me/us and the collection of overdue payments.

I/we understand that this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give to or receive from each other under the Privacy Act 1988.

### AGREEMENT THAT THE GROUP MAY SEEK COMMERCIAL AND CONSUMER CREDIT INFORMATION (SECTIONS 18L (4), 18K (1) (b) PRIVACY ACT 1988)

If relevant, I/we agree to the APS Benefits Group obtaining a report about my/our commercial activities/credit worthiness from a business which provides information about the commercial credit worthiness of persons, and I/we agree to the APS Benefits Group obtaining from a credit reporting agency a credit report containing personal information about me/us in relation to commercial credit provided by the APS Benefits Group.

### AUTHORITY FOR PROPOSED GUARANTOR TO SEEK INFORMATION (SECTION 18N (1) (ga) (ii) PRIVACY ACT 1988)

I/we agree that the APS Benefits Group may give to a person who is currently a guarantor, or whom I/we have indicated is considering becoming a guarantor, a credit report containing information about me/us for the purpose of the prospective guarantor deciding whether to act as guarantor or to keep the existing guarantor informed about the guarantee and I/we understand that the information disclosed can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to disclose under the Privacy Act including a credit report.

### PRIVACY

The APS Benefits Group is committed to ensuring the confidentiality and security of your personal information. This information is being collected for the purposes of processing your application and assisting us with improving our service to you. If the information is not provided, the APS Benefits Group may be unable to process your application. It may be necessary for us to disclose your information to consultants we engage, such as lawyers, accountants, actuaries, and credit reporting agencies, or to regulatory authorities, if required by law. You have the right to access and alter any of the personal information concerning yourself in accordance with the Act. This information will not be on sold, or made publicly available. Please direct any enquiries to our Privacy Officer on **1300 131 809**. Our full privacy policy is available on **www.apsbenefitsgroup.com.au**

### A MEMBER WHO IS PAYING LOAN INSTALMENTS FOR HIS/HER SPOUSE THROUGH HIS/HER SALARY MUST ALSO SIGN THE LOAN CONTRACT AS A CO-BORROWER, THUS BECOMING JOINTLY AND SEVERALLY LIABLE FOR THE FULL REPAYMENT OF THIS LOAN.

#### WHAT ARE MY FINANCIAL CIRCUMSTANCES?

	YES	NO	N/A
Do you anticipate an <b>increase</b> to your <b>expenses/liabilities</b> over the next 12 months (excluding this application)?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you anticipate a <b>decrease</b> in your <b>income</b> during the next 12 months (ie extended unpaid leave)?	<input type="checkbox"/>	<input type="checkbox"/>	
If you operate a business, do you anticipate a <b>reduction</b> in your <b>income/profit</b> during the next 12 months?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you <b>unable</b> to meet your current financial commitments?	<input type="checkbox"/>	<input type="checkbox"/>	
Are you aware of any information relevant to your application that <b>has not</b> been provided and could have an adverse impact on your financial circumstances?	<input type="checkbox"/>	<input type="checkbox"/>	
Are you aware of any future change in your <b>employment</b> which may adversely affect your ability to meet your current and future financial obligations?	<input type="checkbox"/>	<input type="checkbox"/>	

If you have selected "YES" to any of the above, please specify on a separate form details and also how you will continue to make repayments.

<b>BORROWER</b>	
	Mr Mrs Miss Ms (Please circle)
Full Name	<input type="text"/>
Signature	<input type="text"/>
Date of Application	..... / ..... / .....

<b>CO-BORROWER</b>	
	Mr Mrs Miss Ms (Please circle)
Full Name	<input type="text"/>
Signature	<input type="text"/>
Date of Application	..... / ..... / .....

### CHECK LIST:

So that your application can be processed as soon as possible please ensure the following items are provided:

- ☐ All questions under "**WHAT ARE MY FINANCIAL CIRCUMSTANCES?**" are answered.
- ☐ A recent payslip for all borrowers and/or spouses (no more than 30 days old).
- ☐ Centrelink confirmation of Family Allowance, Child Support, Pension Entitlements, etc.
- ☐ Rental/Investment or other income.
- ☐ If self-employed, the last two years full financial statements.

Email loan application to: **loans@apsbenefitsgroup.com.au**

## Special Purpose Loan Repayment Schedules

7.90% p.a. / 8.90% p.a. / 9.90% p.a.

Fortnightly 7.90% p.a.										Monthly 7.90% p.a.									
Years	1	1.5	2	2.5	3	4	5	6	7	Years	1	1.5	2	3	3	4	5	6	7
1,000	40.05	27.25	20.80	17.00	14.40	11.25	9.30	8.05	7.15	1,000	86.95	59.10	45.20	36.85	31.30	24.35	20.25	17.50	15.55
2,000	80.10	54.45	41.65	33.95	28.85	22.45	18.65	16.10	14.30	2,000	173.90	118.20	90.35	73.70	62.60	48.75	40.45	34.95	31.05
5,000	200.30	136.15	104.10	84.90	72.10	56.15	46.60	40.30	35.80	5,000	434.70	295.45	225.90	184.20	156.45	121.85	101.15	87.40	77.70
10,000	400.60	272.30	208.20	169.75	144.20	112.30	93.25	80.60	71.60	10,000	869.40	590.95	451.80	368.45	312.90	243.65	202.30	174.85	155.35
15,000	600.90	408.45	312.30	254.65	216.30	168.45	139.85	120.90	107.40	15,000	1304.15	886.40	677.75	552.65	469.35	365.50	303.45	262.25	233.05
20,000	801.20	544.60	416.40	339.55	288.40	224.60	186.45	161.15	143.20	20,000	1738.85	1181.90	903.65	736.85	625.80	487.30	404.55	349.70	310.75
25,000	1,001.50	680.75	520.50	424.45	360.50	280.70	233.05	201.45	179.05	25,000	2173.55	1477.35	1129.55	921.05	782.25	609.15	505.70	437.10	388.40
30,000	1,201.75	816.85	624.55	509.30	432.55	336.85	279.70	241.75	214.85	30,000	2608.25	1772.85	1355.45	1105.30	938.70	731.00	606.85	524.55	466.10
35,000	1,402.05	953.00	728.65	594.20	504.65	393.00	326.30	282.05	250.65	35,000	3043.00	2068.30	1581.35	1289.50	1095.15	852.80	708.00	611.95	543.80
40,000	1,602.35	1,089.15	832.75	679.10	576.75	449.15	372.90	322.35	286.45	40,000	3477.70	2363.80	1807.25	1473.70	1251.60	974.65	809.15	699.40	621.45
45,000	1,802.65	1,225.30	936.85	763.95	648.85	505.30	419.55	362.65	322.25	45,000	3912.40	2659.25	2033.20	1657.90	1408.05	1096.45	910.30	786.80	699.15
50,000	2,002.95	1,361.45	1,040.95	848.85	720.95	561.45	466.15	402.95	358.05	50,000	4347.10	2954.75	2259.10	1842.15	1564.50	1218.30	1011.45	874.20	776.80
55,000	2,203.25	1,497.60	1,145.05	933.75	793.05	617.60	512.75	443.20	393.85	55,000	4781.80	3250.20	2485.00	2026.35	1720.95	1340.15	1112.55	961.65	854.50
60,000	2,403.55	1,633.75	1,249.15	1,018.65	865.15	673.75	559.35	483.50	429.65	60,000	5216.55	3545.70	2710.90	2210.55	1877.40	1461.95	1213.70	1049.05	932.20
Fortnightly 8.90%										Monthly 8.90% p.a.									
Years	1	1.5	2	2.5	3	4	5	6	7	Years	1	1.5	2	3	3	4	5	6	7
1,000	40.25	27.45	21.05	17.20	14.65	11.45	9.55	8.30	7.40	1,000	87.40	59.55	45.65	37.30	31.75	24.85	20.70	18.00	16.05
2,000	80.55	54.85	42.05	34.35	29.25	22.90	19.10	16.55	14.80	2,000	174.80	119.10	91.30	74.60	63.50	49.70	41.40	35.95	32.10
5,000	201.30	137.15	105.15	85.95	73.15	57.20	47.70	41.40	36.95	5,000	437.05	297.75	228.20	186.50	158.75	124.20	103.55	89.90	80.20
10,000	402.65	274.35	210.25	171.85	146.30	114.45	95.45	82.85	73.90	10,000	874.05	595.50	456.40	373.00	317.55	248.40	207.10	179.75	160.40
15,000	603.95	411.50	315.40	257.80	219.45	171.65	143.15	124.25	110.90	15,000	1311.10	893.30	684.60	559.55	476.30	372.55	310.65	269.65	240.60
20,000	805.30	548.70	420.50	343.70	292.60	228.90	190.85	165.70	147.85	20,000	1748.10	1191.05	912.80	746.05	635.05	496.75	414.20	359.50	320.75
25,000	1,006.60	685.85	525.65	429.65	365.75	286.10	238.60	207.10	184.80	25,000	2185.15	1488.80	1140.95	932.55	793.85	620.95	517.75	449.40	400.95
30,000	1,207.95	823.05	630.80	515.55	438.90	343.35	286.30	248.50	221.75	30,000	2622.15	1786.55	1369.15	1119.05	952.60	745.15	621.30	539.30	481.15
35,000	1,409.25	960.20	735.90	601.50	512.05	400.55	334.00	289.95	258.70	35,000	3059.20	2084.30	1597.35	1305.55	1111.35	869.30	724.85	629.15	561.35
40,000	1,610.55	1,097.40	841.05	687.45	585.20	457.80	381.75	331.35	295.65	40,000	3496.20	2382.05	1825.55	1492.10	1270.15	993.50	828.40	719.05	641.55
45,000	1,811.90	1,234.55	946.15	773.35	658.35	515.00	429.45	372.80	332.65	45,000	3933.25	2679.85	2053.75	1678.60	1428.90	1117.70	931.95	808.90	721.75
50,000	2,013.20	1,371.70	1,051.30	859.30	731.50	572.25	477.15	414.20	369.60	50,000	4370.25	2977.60	2281.95	1865.10	1587.65	1241.90	1035.50	898.80	801.90
55,000	2,214.55	1,508.90	1,156.40	945.20	804.65	629.45	524.90	455.65	406.55	55,000	4807.30	3275.35	2510.15	2051.60	1746.45	1366.05	1139.05	988.70	882.10
60,000	2,415.85	1,646.05	1,261.55	1,031.15	877.80	686.65	572.60	497.05	443.50	60,000	5244.30	3573.10	2738.35	2238.10	1905.20	1490.25	1242.60	1078.55	962.30
Fortnightly 9.90% p.a.										Monthly 9.90% p.a.									
Years	1	1.5	2	2.5	3	4	5	6	7	Years	1	1.5	2	3	3	4	5	6	7
1,000	40.45	27.65	21.25	17.40	14.85	11.65	9.75	8.50	7.65	1,000	87.85	60.00	46.10	37.75	32.20	25.30	21.20	18.50	16.55
2,000	80.95	55.30	42.45	34.80	29.70	23.35	19.55	17.05	15.25	2,000	175.75	120.00	92.20	75.55	64.45	50.65	42.40	36.95	33.10
5,000	202.35	138.20	106.15	87.00	74.20	58.30	48.85	42.55	38.15	5,000	439.35	300.05	230.50	188.80	161.10	126.55	106.00	92.40	82.75
10,000	404.70	276.40	212.35	173.95	148.45	116.65	97.65	85.15	76.25	10,000	878.70	600.10	461.00	377.65	322.20	253.15	212.00	184.75	165.50
15,000	607.05	414.60	318.50	260.95	222.65	174.95	146.50	127.70	114.40	15,000	1318.05	900.15	691.50	566.45	483.30	379.70	317.95	277.15	248.25
20,000	809.40	552.80	424.70	347.90	296.85	233.25	195.35	170.25	152.55	20,000	1757.40	1200.20	922.00	755.30	644.40	506.30	423.95	369.50	331.00
25,000	1,011.75	691.00	530.85	434.90	371.05	291.55	244.15	212.85	190.65	25,000	2196.75	1500.30	1152.45	944.10	805.50	632.85	529.95	461.90	413.75
30,000	1,214.10	829.20	637.00	521.90	445.30	349.90	293.00	255.40	228.80	30,000	2636.10	1800.35	1382.95	1132.95	966.60	759.45	635.95	554.25	496.50
35,000	1,416.45	967.40	743.20	608.85	519.50	408.20	341.85	297.95	266.95	35,000	3075.45	2100.40	1613.45	1321.75	1127.70	886.00	741.95	646.65	579.25
40,000	1,618.80	1,105.65	849.35	695.85	593.70	466.50	390.70	340.55	305.05	40,000	3514.80	2400.45	1843.95	1510.60	1288.80	1012.60	847.90	739.00	662.00
45,000	1,821.15	1,243.85	955.50	782.80	667.90	524.80	439.50	383.10	343.20	45,000	3954.10	2700.50	2074.45	1699.40	1449.90	1139.15	953.90	831.40	744.75
50,000	2,023.50	1,382.05	1,061.70	869.80	742.15	583.15	488.35	425.65	381.35	50,000	4393.45	3000.55	2304.95	1888.25	1611.00	1265.75	1059.90	923.75	827.50
55,000	2,225.85	1,520.25	1,167.85	956.80	816.35	641.45	537.20	468.25	419.45	55,000	4832.80	3300.60	2535.45	2077.05	1772.10	1392.30	1165.90	1016.15	910.25
60,000	2,428.20	1,658.45	1,274.05	1,043.75	890.55	699.75	586.00	510.80	457.60	60,000	5272.15	3600.65	2765.95	2265.90	1933.20	1518.90	1271.85	1108.55	992.95





• *We are Personal* •

• *We are Financial* •

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**Funeral Benefits  
Financial Planning  
Tax & Accounting**

**Property & Personal Loans  
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Insurance**

**Wills, Estates & Probate  
Conveyancing  
Legal Services**



*Helping  
Families*

## **APS Benefits Group**

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ABN 64 077 846 809 AFSL No. 244115

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# APS Benefits Group

Phone (03) 9322 2000 | 1300 131 809 | [www.apsbenefitsgroup.com.au](http://www.apsbenefitsgroup.com.au) | 440 William Street

*We are Personal • We are Financial • Helping Families*

## APS Tax & Accounting

Richard Ferraro at APS Tax, Accounting and Business Services is an experienced CPA taxation accountant. Whether it is setting up a business, managing your superannuation fund or just obtaining quality service, Richard can help you.

## APS Financial Planning

Timothy Foster provides access to advice and information on the important financial decisions we all face, whether it be superannuation, investments, pre and post retirement planning, income protection, disability, trauma and life insurance, gearing, managed funds or savings plans\*.

## APS Mortgage Broking

Tony Calder treats every mortgage as if it were his own. He has access to 20 mortgage lenders and has over 30 years experience in banking. Let us do the leg work for you.

## APS Insurance (General Insurance Broking)

Danielle Rowe heads up our insurance broking team. She has access to products that include home/contents, motor vehicle, boat/caravan, landlord, public liability, business & professional indemnity insurance. Let Danielle find the insurance that is right for you. Have you checked to see if your current insurer is giving you the best deal? You owe it to yourself to find out. Call Danielle Rowe from the APS Benefits Group now on 1300 131 809.

## APS Personal Loans

The APS Benefits Group personal loans team can assist members to obtain an unsecured loan, or they can apply online at [www.apsbenefitsgroup.com.au](http://www.apsbenefitsgroup.com.au). Either way, loans can be approved within 24 hours.

## APS Funeral Cover. Adult & Child Cover Available.

Gain immediate funeral cover up to \$20,000 for adults and \$7,000 for dependent children (aged 2 to 15 next birthday). Do you have cover in the greatest time of need?

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APS Savings Ltd is a wholly owned subsidiary of the APS Benefits Group and offers a Fixed Term Investment product. Ask Sam Athans or Tony Calder about the interest rate on offer and you will be pleasantly surprised. The term can be 6 months, 12 months or 24 months.

## APS Wills & Estates

Phil Lambourne from APS Wills & Estates has over 25 years experience as a lawyer. Phil can help you with wills, powers of attorney, probate and estate administration. Is your will up-to-date? Have you reviewed your will recently? It affects more than just you!

## APS Benevolent Foundation

Recently launched, the Foundation is a registered charity and a deductible gift recipient. Donations above \$2 are tax deductible. The Foundation will enable the Society to expand our level of benevolence.

**Further to this, the APS Benefits Group is owned by its members, so any profits are channelled back to members. Help spread the word by introducing new members and the APS Benefits Group will send you, your nominated charity or your staff social club \$50 for each new friend that joins as a member.**

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### APS Benefits Group Ltd

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