

Comparison Rate Schedule

Effective 2 September 2008

Home Loans

Residential and Investment Loans (secured)

		Basic		Premium	
Loan Amount	Term	Interest Rate (%pa)	Comparison Rate (%pa)	Interest Rate (%pa)	Comparison Rate (%pa)
\$100,000	25 years	8.14%	8.19%	8.34%	8.40%
\$130,000	25 years	8.14%	8.18%	8.34%	8.39%
\$150,000	25 years	8.14%	8.17%	8.34%	8.38%
\$200,000	25 years	8.14%	8.17%	8.34%	8.37%
\$225,000	25 years	8.14%	8.16%	8.34%	8.36%
\$250,000	25 years	8.14%	8.16%	8.34%	8.36%
\$275,000	30 years	8.14%	8.16%	8.34%	8.36%
\$300,000	30 years	8.14%	8.15%	8.34%	8.35%

Personal Loans

Car Loans (secured)

Cars up to 3 years old

Interest Rate (%pa)

8.95%

Amount

Term

Comparison Rate

\$10,000

3 years

8.95%

\$15,000

4 years

8.95%

\$20,000

4 years

8.95%

\$25,000

5 years

8.95%

\$30,000

5 years

8.95%

\$50,000

7 years

8.95%

Personal Loans (unsecured)

Interest Rate (%pa)

10.95%

12.95%

Loan Amount

Term

Comparison Rate

\$1,000

6 months

10.95%

12.95%

\$1,500

1 year

10.95%

12.95%

\$2,500

2 years

10.95%

12.95%

\$5,000

2 years

10.95%

12.95%

\$10,000

3 years

10.95%

12.95%

\$15,000

4 years

10.95%

12.95%

\$20,000

4 years

10.95%

12.95%

\$25,000

5 years

10.95%

12.95%

\$30,000

5 years

10.95%

12.95%

WARNING:

This Comparison Rate applies only to the example or examples given. Different amounts and terms will result in different Comparison Rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the Comparison Rate but may influence the cost of the loan. The Comparison Rates are only accurate for the specified amount of credit and the specified term.