

Comparison Rate Schedule

Home Loans

Effective 16 June 2010

Fixed Interest Rate - 1 Year

Annual Percentage Rate Fixed 7.19%

Loan Amount	Term	Comparison Rate p.a.
\$50,000	7 yrs	7.60%
\$70,000	25 yrs	7.33%
\$100,000	25 yrs	7.30%
\$130,000	25 yrs	7.29%
\$150,000	25 yrs	7.28%
\$200,000	25 yrs	7.27%
\$225,000	25 yrs	7.26%
\$250,000	25 yrs	7.26%
\$275,000	30 yrs	7.26%
\$300,000	30 yrs	7.26%

Fixed Interest Rate - 2 Years

Annual Percentage Rate Fixed 7.49%

Loan Amount	Term	Comparison Rate p.a.
\$50,000	7 yrs	7.74%
\$70,000	25 yrs	7.39%
\$100,000	25 yrs	7.36%
\$130,000	25 yrs	7.34%
\$150,000	25 yrs	7.34%
\$200,000	25 yrs	7.33%
\$225,000	25 yrs	7.32%
\$250,000	25 yrs	7.32%
\$275,000	30 yrs	7.31%
\$300,000	30 yrs	7.31%

Fixed Interest Rate - 3 Years

Annual Percentage Rate Fixed 7.79%

Loan Amount	Term	Comparison Rate p.a.
50,000	7 yrs	8.00%
\$70,000	25 yrs	7.50%
\$100,000	25 yrs	7.47%
\$130,000	25 yrs	7.46%
\$150,000	25 yrs	7.45%
\$200,000	25 yrs	7.44%
\$225,000	25 yrs	7.43%
\$250,000	25 yrs	7.43%
\$275,000	30 yrs	7.41%
\$300,000	30 yrs	7.41%

Fixed Interest Rate - 4 Years			
Annual Percentage Rate Fixed			8.09%
Loan Amount	Term	Comparison Rate p.a.	
\$50,000	7 yrs	8.33%	
\$70,000	25 yrs	7.67%	
\$100,000	25 yrs	7.64%	
\$130,000	25 yrs	7.62%	
\$150,000	25 yrs	7.61%	
\$200,000	25 yrs	7.60%	
\$225,000	25 yrs	7.60%	
\$250,000	25 yrs	7.59%	
\$275,000	30 yrs	7.56%	
\$300,000	30 yrs	7.56%	

Fixed Interest Rate - 5 Years			
Annual Percentage Rate Fixed			8.14%
Loan Amount	Term	Comparison Rate p.a.	
\$50,000	7 yrs	8.45%	
\$70,000	25 yrs	7.75%	
\$100,000	25 yrs	7.72%	
\$130,000	25 yrs	7.71%	
\$150,000	25 yrs	7.70%	
\$200,000	25 yrs	7.69%	
\$225,000	25 yrs	7.68%	
\$250,000	25 yrs	7.68%	
\$275,000	30 yrs	7.64%	
\$300,000	30 yrs	7.64%	

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 costs savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. These comparison rates apply to secured loans only.

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