



Comparison Rate Schedule

Date Issued: 10-July-2008

| Product | Topline (\$150,000 - \$249,999) | Topline (\$250,000+) | Flexichoice Strd Var | Flexichoice 12M Intro | Flexichoice 1 Yr Fixed | Flexichoice 2 Yrs Fixed | Flexichoice 3 Yrs Fixed | Flexichoice 4 Yrs Fixed | Flexichoice 5 Yrs Fixed | Discounted Fixed Rate 1 Yr Fixed | Discounted Fixed Rate 2 Yrs Fixed | Discounted Fixed Rate 3 Yrs Fixed | Discounted Fixed Rate 4 Yrs Fixed | Discounted Fixed Rate 5 Yrs Fixed | Economical |
|-------------------------------|---------------------------------------|-------------------------|-------------------------|--------------------------|---------------------------|----------------------------|----------------------------|----------------------------|----------------------------|--|---|---|---|---|------------|
| Fixed Rate (p.a.) | N/A | N/A | N/A | 8.55% | 9.49% | 9.49% | 9.49% | 9.59% | 9.59% | 9.39% | 9.39% | 9.39% | 9.49% | 9.49% | N/A |
| Variable Rate (p.a.) | 8.87% | 8.82% | 9.40% | 9.40% | 9.40% | 9.40% | 9.40% | 9.40% | 9.40% | 9.30% | 9.30% | 9.30% | 9.30% | 9.30% | 9.08% |
| Amount | Term | | | | | | | | | | | | | | |
| Comparison Rate (p.a.) | | | | | | | | | | | | | | | |
| 1,500 | for 1 Year | na | na | na | na | na | na | na | na | na | na | na | na | na | na |
| 2,500 | for 2 Years | na | na | na | na | na | na | na | na | na | na | na | na | na | na |
| 5,000 | for 2 Years | na | na | na | na | na | na | na | na | na | na | na | na | na | na |
| 10,000 | for 3 Years | na | na | na | na | na | na | na | na | na | na | na | na | na | na |
| 15,000 | for 4 Years | na | na | 12.88% | 12.49% | 12.92% | 12.95% | 12.97% | 13.07% | na | 12.82% | 12.85% | 12.87% | 12.97% | na |
| 20,000 | for 4 Years | na | na | 11.99% | 11.60% | 12.04% | 12.06% | 12.08% | 12.19% | na | 11.94% | 11.96% | 11.98% | 12.08% | na |
| 25,000 | for 5 Years | na | na | 11.20% | 10.87% | 11.23% | 11.26% | 11.27% | 11.38% | 11.39% | 11.13% | 11.16% | 11.17% | 11.28% | 11.29% |
| 30,000 | for 5 Years | na | na | 10.89% | 10.57% | 10.93% | 10.95% | 10.97% | 11.08% | 11.08% | 10.83% | 10.85% | 10.87% | 10.98% | 10.98% |
| 50,000 | for 7 Years | na | na | 10.13% | 9.88% | 10.16% | 10.18% | 10.20% | 10.29% | 10.31% | 10.06% | 10.08% | 10.10% | 10.19% | 10.21% |
| 70,000 | for 25 Years | na | na | 9.68% | 9.58% | 9.69% | 9.70% | 9.71% | 9.76% | 9.78% | 9.59% | 9.60% | 9.61% | 9.66% | 9.68% |
| 100,000 | for 25 Years | na | na | 9.60% | 9.50% | 9.61% | 9.62% | 9.63% | 9.68% | 9.69% | 9.51% | 9.52% | 9.53% | 9.58% | 9.59% |
| 130,000 | for 25 Years | na | na | 9.55% | 9.45% | 9.56% | 9.57% | 9.58% | 9.63% | 9.64% | 9.46% | 9.47% | 9.48% | 9.53% | 9.54% |
| 150,000 | for 25 Years | 8.90% | na | 9.53% | 9.43% | 9.54% | 9.55% | 9.56% | 9.61% | 9.62% | 9.44% | 9.45% | 9.46% | 9.51% | 9.52% |
| 200,000 | for 25 Years | 8.89% | na | 9.50% | 9.40% | 9.51% | 9.52% | 9.53% | 9.58% | 9.59% | 9.41% | 9.42% | 9.43% | 9.48% | 9.49% |
| 225,000 | for 25 Years | 8.89% | na | 9.49% | 9.39% | 9.50% | 9.51% | 9.52% | 9.57% | 9.58% | 9.40% | 9.41% | 9.42% | 9.47% | 9.48% |
| 250,000 | for 25 Years | na | 8.84% | 9.48% | 9.38% | 9.49% | 9.50% | 9.51% | 9.56% | 9.57% | 9.39% | 9.40% | 9.41% | 9.46% | 9.47% |
| 275,000 | for 30 Years | na | 8.84% | 9.47% | 9.37% | 9.48% | 9.49% | 9.49% | 9.54% | 9.55% | 9.38% | 9.39% | 9.39% | 9.44% | 9.45% |
| 300,000 | for 30 Years | na | 8.83% | 9.46% | 9.37% | 9.47% | 9.48% | 9.49% | 9.53% | 9.55% | 9.37% | 9.38% | 9.39% | 9.43% | 9.45% |

WARNING: These comparison rates apply only to 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.