



# Comparison Rate Schedule - Australian Residential Mortgages

Prime

Issue Date - 16th March 2010

Consumer Loan		Average Annual percentage rate less 2%		Average Annual percentage rate less 1%		Average Annual percentage rate		Average Annual percentage rate plus 1%		Average Annual percentage rate plus 2%	
Secured Loan Amount	Term of Loan	Annual percentage rate	Comparison rate	Annual percentage rate	Comparison rate	Annual percentage rate	Comparison rate	Annual percentage rate	Comparison rate	Annual percentage rate	Comparison rate
\$30,000	5 yrs	5.00%	7.85%	6.00%	8.84%	7.00%	9.83%	8.00%	10.82%	9.00%	11.81%
\$50,000	7 yrs	5.00%	6.33%	6.00%	7.32%	7.00%	8.31%	8.00%	9.31%	9.00%	10.30%
\$70,000	25 yrs	5.00%	5.43%	6.00%	6.43%	7.00%	7.43%	8.00%	8.43%	9.00%	9.43%
\$100,000	25 yrs	5.00%	5.30%	6.00%	6.30%	7.00%	7.30%	8.00%	8.29%	9.00%	9.30%
\$130,000	25 yrs	5.00%	5.23%	6.00%	6.23%	7.00%	7.23%	8.00%	8.22%	9.00%	9.23%
\$150,000	25 yrs	5.00%	5.20%	6.00%	6.20%	7.00%	7.19%	8.00%	8.19%	9.00%	9.19%
\$200,000	25 yrs	5.00%	5.15%	6.00%	6.15%	7.00%	7.14%	8.00%	8.14%	9.00%	9.14%
\$225,000	25 yrs	5.00%	5.13%	6.00%	6.13%	7.00%	7.13%	8.00%	8.13%	9.00%	9.13%
\$250,000	25 yrs	5.00%	5.12%	6.00%	6.12%	7.00%	7.11%	8.00%	8.11%	9.00%	9.11%
\$275,000	30 yrs	5.00%	5.10%	6.00%	6.10%	7.00%	7.09%	8.00%	8.09%	9.00%	9.09%
\$300,000	30 yrs	5.00%	5.09%	6.00%	6.09%	7.00%	7.09%	8.00%	8.09%	9.00%	9.09%

## IMPORTANT WARNINGS AND NOTICES

1. 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.
2. WARNING: Credit is available for this amount but not for the term specified. The law requires that for comparison purposes the term specified be used to calculate the comparison.

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# Comparison Rate Schedule - Australian Residential Mortgages

Specialty

Issue Date - 16th March 2010

Consumer Loan		Average Annual percentage rate less 2%		Average Annual percentage rate less 1%		Average Annual percentage rate		Average Annual percentage rate plus 1%		Average Annual percentage rate plus 2%	
Secured Loan Amount	Term of Loan	Annual percentage rate	Comparison rate	Annual percentage rate	Comparison rate	Annual percentage rate	Comparison rate	Annual percentage rate	Comparison rate	Annual percentage rate	Comparison rate
\$30,000	5 yrs	7.00%	10.27%	8.00%	11.26%	9.00%	12.26%	10.00%	13.26%	11.00%	14.26%
\$50,000	7 yrs	7.00%	8.50%	8.00%	9.50%	9.00%	10.50%	10.00%	11.50%	11.00%	12.50%
\$70,000	25 yrs	7.00%	7.47%	8.00%	8.48%	9.00%	9.48%	10.00%	10.49%	11.00%	11.49%
\$100,000	25 yrs	7.00%	7.33%	8.00%	8.33%	9.00%	9.33%	10.00%	10.34%	11.00%	11.34%
\$130,000	25 yrs	7.00%	7.25%	8.00%	8.25%	9.00%	9.25%	10.00%	10.26%	11.00%	11.26%
\$150,000	25 yrs	7.00%	7.22%	8.00%	8.22%	9.00%	9.22%	10.00%	10.22%	11.00%	11.22%
\$200,000	25 yrs	7.00%	7.16%	8.00%	8.16%	9.00%	9.16%	10.00%	10.16%	11.00%	11.17%
\$225,000	25 yrs	7.00%	7.14%	8.00%	8.14%	9.00%	9.14%	10.00%	10.14%	11.00%	11.15%
\$250,000	25 yrs	7.00%	7.13%	8.00%	8.13%	9.00%	9.13%	10.00%	10.13%	11.00%	11.13%
\$275,000	30 yrs	7.00%	7.11%	8.00%	8.11%	9.00%	9.11%	10.00%	10.11%	11.00%	11.11%
\$300,000	30 yrs	7.00%	7.10%	8.00%	8.10%	9.00%	9.10%	10.00%	10.10%	11.00%	11.10%

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