



# Comparison Rate Schedule - Australian Residential Mortgages

STAR / NOVA (full doc / low doc) - Standard Variable Rate

Issue Date - 14th July 2008

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%	
Amount of Credit	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 Secured	5 yrs	6.00%	7.87%	7.00%	8.86%	8.00%	9.86%	9.00%	10.86%	10.00%	11.86%
\$50,000 Secured	7 yrs	6.00%	6.81%	7.00%	7.81%	8.00%	8.81%	9.00%	9.81%	10.00%	10.81%
\$70,000 Secured	25 yrs	6.00%	6.17%	7.00%	7.18%	8.00%	8.18%	9.00%	9.19%	10.00%	10.20%
\$100,000 Secured	25 yrs	6.00%	6.12%	7.00%	7.12%	8.00%	8.13%	9.00%	9.13%	10.00%	10.14%
\$130,000 Secured	25 yrs	7.00%	7.09%	8.00%	8.10%	9.00%	9.10%	10.00%	10.10%	11.00%	11.11%
\$150,000 Secured	25 yrs	7.00%	7.08%	8.00%	8.08%	9.00%	9.09%	10.00%	10.09%	11.00%	11.09%
\$200,000 Secured	25 yrs	7.00%	7.06%	8.00%	8.06%	9.00%	9.06%	10.00%	10.06%	11.00%	11.07%
\$225,000 Secured	25 yrs	7.00%	7.05%	8.00%	8.05%	9.00%	9.05%	10.00%	10.06%	11.00%	11.06%
\$250,000 Secured	25 yrs	7.00%	7.05%	8.00%	8.05%	9.00%	9.05%	10.00%	10.05%	11.00%	11.05%
\$275,000 Secured	30 yrs	7.00%	7.04%	8.00%	8.04%	9.00%	9.04%	10.00%	10.04%	11.00%	11.04%
\$300,000 Secured	30 yrs	7.00%	7.03%	8.00%	8.03%	9.00%	9.03%	10.00%	10.03%	11.00%	11.04%

## 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 the amount but not necessarily the term specified. The law requires that for comparison purposes the loan terms specified should be used to calculate the comparison.

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# Comparison Rate Schedule - Australian Residential Mortgages

STAR / NOVA (full doc / low doc) - Fixed Rate

Issue Date - 14th July 2008

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%	
Amount of Credit	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 Secured	5 yrs	6.00%	7.87%	7.00%	8.86%	8.00%	9.86%	9.00%	10.86%	10.00%	11.86%
\$50,000 Secured	7 yrs	6.00%	6.81%	7.00%	7.81%	8.00%	8.81%	9.00%	9.81%	10.00%	10.81%
\$70,000 Secured	25 yrs	6.00%	6.17%	7.00%	7.18%	8.00%	8.18%	9.00%	9.19%	10.00%	10.20%
\$100,000 Secured	25 yrs	6.00%	6.12%	7.00%	7.12%	8.00%	8.13%	9.00%	9.13%	10.00%	10.14%
\$130,000 Secured	25 yrs	7.00%	7.09%	8.00%	8.10%	8.00%	8.10%	9.00%	9.10%	10.00%	10.10%
\$150,000 Secured	25 yrs	7.00%	7.08%	8.00%	8.08%	9.00%	9.09%	10.00%	10.09%	11.00%	11.09%
\$200,000 Secured	25 yrs	7.00%	7.06%	8.00%	8.06%	9.00%	9.06%	10.00%	10.06%	11.00%	11.07%
\$225,000 Secured	25 yrs	7.00%	7.05%	8.00%	8.05%	9.00%	9.05%	10.00%	10.06%	11.00%	11.06%
\$250,000 Secured	25 yrs	7.00%	7.05%	8.00%	8.05%	9.00%	9.05%	10.00%	10.05%	11.00%	11.05%
\$275,000 Secured	30 yrs	7.00%	7.04%	8.00%	8.04%	9.00%	9.04%	10.00%	10.04%	11.00%	11.04%
\$300,000 Secured	30 yrs	7.00%	7.03%	8.00%	8.03%	9.00%	9.03%	10.00%	10.03%	11.00%	11.04%

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