

# Comparison Rate Schedule



Loan Type	Interest Rate	Loan Amounts and Terms								
		\$70,000 25 years	\$100,000 25 years	\$130,000 25 years	\$150,000 25 years	\$200,000 25 years	\$225,000 25 years	\$250,000 25 years	\$275,000 30 years	\$300,000 30 years
Comparison Rates										
<b>SVR Loan</b>	7.64%	7.85%	7.79%	7.75%	7.74%	7.71%	7.70%	7.70%	7.69%	7.68%
<b>Fixed Rate Loan</b>										
Fixed 1 Year	6.79%	7.75%	7.69%	7.66%	7.64%	7.62%	7.61%	7.61%	7.61%	7.60%
Fixed 2 Year	7.39%	7.80%	7.73%	7.70%	7.68%	7.66%	7.65%	7.65%	7.64%	7.64%
Fixed 3 Year	7.59%	7.83%	7.77%	7.74%	7.72%	7.70%	7.69%	7.68%	7.68%	7.67%
Fixed 5 Year	7.99%	8.01%	7.95%	7.91%	7.90%	7.87%	7.87%	7.86%	7.84%	7.83%
<b>Packaged Loan - \$100,000 - \$249,000</b>										
Variable	7.04%	n/a	7.48%	7.38%	7.33%	7.26%	7.24%	n/a	n/a	n/a
Fixed 1 Year	6.69%	7.62%	7.44%	7.34%	7.30%	7.22%	7.20%	n/a	n/a	n/a
Fixed 2 Year	7.29%	7.71%	7.53%	7.43%	7.38%	7.31%	7.29%	n/a	n/a	n/a
Fixed 3 Year	7.49%	7.80%	7.61%	7.51%	7.47%	7.39%	7.37%	n/a	n/a	n/a
Fixed 5 Year	7.89%	8.05%	7.86%	7.76%	7.72%	7.65%	7.62%	n/a	n/a	n/a
<b>Packaged Loan - over \$250,000</b>										
Variable	6.79%	n/a	n/a	n/a	n/a	n/a	n/a	6.97%	6.94%	6.93%
Fixed 1 Year	6.69%	n/a	n/a	n/a	n/a	n/a	n/a	6.96%	6.93%	6.92%
Fixed 2 Year	7.29%	n/a	n/a	n/a	n/a	n/a	n/a	7.07%	7.03%	7.02%
Fixed 3 Year	7.49%	n/a	n/a	n/a	n/a	n/a	n/a	7.17%	7.13%	7.12%
Fixed 5 Year	7.89%	n/a	n/a	n/a	n/a	n/a	n/a	7.47%	7.40%	7.38%
<b># Packaged Loan with a Fixed Rate Split - Total Loan Value under \$250,000</b>										
<b>1st Loan Split</b>										
Packaged Loan	7.04%	7.66%	7.48%	7.38%	7.33%	7.26%	7.24%	n/a	n/a	n/a
<b>2nd Loan Split</b>										
Fixed 1 Year	6.69%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	n/a	n/a	n/a
Fixed 2 Year	7.29%	7.09%	7.09%	7.09%	7.09%	7.09%	7.09%	n/a	n/a	n/a
Fixed 3 Year	7.49%	7.17%	7.17%	7.17%	7.17%	7.17%	7.17%	n/a	n/a	n/a
Fixed 5 Year	7.89%	7.43%	7.43%	7.43%	7.43%	7.43%	7.43%	n/a	n/a	n/a
<b># Packaged Loan with a Fixed Rate Split - Total Loan Value over \$250,000</b>										
<b>1st Loan Split</b>										
Packaged Loan	6.79%	7.42%	7.23%	7.13%	7.09%	7.01%	6.99%	6.97%	6.94%	6.93%
<b>2nd Loan Split</b>										
Fixed 1 Year	6.69%	6.78%	6.78%	6.78%	6.78%	6.78%	6.78%	6.78%	6.78%	6.78%
Fixed 2 Year	7.29%	6.89%	6.89%	6.89%	6.89%	6.89%	6.89%	6.89%	6.88%	6.88%
Fixed 3 Year	7.49%	6.99%	6.99%	6.99%	6.99%	6.99%	6.99%	6.99%	6.97%	6.97%
Fixed 5 Year	7.89%	7.29%	7.29%	7.29%	7.29%	7.29%	7.29%	7.29%	7.24%	7.24%

**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 # The annual fee is applied to the 1st Loan Split only.

Effective Date: 31 May 2010  
Version 1.23