

Comparison Rate Schedule

Broker Loans

Effective date: 28 February 2008

	Standard Variable	Discount Variable	Home Loan Package [#]		Honeymoon	Fixed					
			0.50% discount	0.70% discount	12 mth	1 year	2 years	3 years	4 years	5 years	
Annual Percentage Rate (per annum)	8.99%	8.41%	8.49%	8.29%	8.44% then variable rate of 8.99%	8.80% then variable rate of 8.99%	8.80% then variable rate of 8.99%	8.80% then variable rate of 8.99%	8.80% then variable rate of 8.99%	8.80% then variable rate of 8.99%	8.65% then variable rate of 8.99%

Amount	Term	Comparison Rate (per annum)									
		Standard Variable	Discount Variable	Home Loan Package [#] 0.50% discount	Home Loan Package [#] 0.70% discount	Honeymoon 12 mth	Fixed 1 year	Fixed 2 years	Fixed 3 years	Fixed 4 years	Fixed 5 years
\$30,000	for a term of 5 years	9.89%	<u>9.31%</u>	<u>10.26%</u>	<u>10.06%</u>	9.68%	10.30%	10.25%	10.22%	10.19%	10.04%
\$50,000	for a term of 7 years	9.39%	8.81%	<u>9.51%</u>	<u>9.32%</u>	9.23%	9.61%	9.57%	9.53%	9.51%	9.35%
\$70,000	for a term of 25 years	9.10%	8.52%	<u>9.04%</u>	<u>8.84%</u>	9.04%	9.22%	9.20%	9.19%	9.17%	9.08%
\$100,000	for a term of 25 years	9.07%	8.48%	8.87%	<u>8.68%</u>	9.00%	9.15%	9.13%	9.11%	9.09%	9.01%
\$130,000	for a term of 25 years	9.05%	8.47%	8.79%	<u>8.59%</u>	8.99%	9.11%	9.09%	9.07%	9.05%	8.97%
\$150,000	for a term of 25 years	9.04%	8.46%	8.75%	<u>8.55%</u>	8.98%	9.09%	9.07%	9.05%	9.03%	8.95%
\$200,000	for a term of 25 years	9.03%	8.45%	8.68%	<u>8.48%</u>	8.96%	9.06%	9.04%	9.02%	9.00%	8.92%
\$225,000	for a term of 25 years	9.02%	8.44%	8.66%	<u>8.46%</u>	8.96%	9.05%	9.03%	9.01%	8.99%	8.91%
\$250,000	for a term of 25 years	9.02%	8.44%	<u>8.64%</u>	8.45%	8.96%	9.04%	9.02%	9.00%	8.99%	8.90%
\$275,000	for a term of 25 years	9.02%	8.43%	<u>8.62%</u>	8.42%	8.96%	9.03%	9.01%	9.00%	8.98%	8.90%
\$300,000	for a term of 25 years	9.01%	8.43%	<u>8.61%</u>	8.41%	8.95%	9.03%	9.01%	8.99%	8.98%	8.90%

* This product is not available for the amount shown. [#]Refers to Standard Variable stand alone package only.

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. These rates are for secured loans only.