

# Comparison Rate Schedule

Date of Issue: 28/2/2008

AFG MORTGAGE  
MANAGEMENT - WA  
PO BOX 710  
WEST PERTH WA 6872  
ABN 11 066 385 822



Home Loan Products			AFG MM - ABL Balanced Term Loan	AFG MM - ABL Lo Doc T/Loan With LMI	AFG MM - ABL 1 Year Fixed	AFG MM - ABL 2 Year Fixed	AFG MM - ABL 3 Year Fixed	AFG MM - ABL 4 Year Fixed	AFG MM - ABL 5 Year Fixed	AFG MM - ABL EFM 1 Year Fixed	AFG MM - ABL EFM 2 Year Fixed	AFG MM - ABL EFM 3 Year Fixed	AFG MM - ABL EFM 4 Year Fixed	AFG MM - ABL EFM 5 Year Fixed	AFG MM - ABL Balanced Home Line P&I	AFG MM - ABL Lo Doc LOC With LMI	AFG MM - ABL Special 3 Year Fixed Rate	AFG MM - ABL EFM Balanced Term Loan	AFG MM - ABL EFM Balanced Home Line P&I
Annual Percentage Rate:			8.88%	9.09%	9.15%	9.15%	9.15%	9.15%	9.15%	9.25%	9.25%	9.25%	9.25%	9.25%	9.03%	9.19%	8.98%	8.93%	9.08%
Loan Amount	Loan Term (Yrs)	Secured or Unsecured																	
\$10,000	3	Secured	15.65% <sup>1</sup>	15.87% <sup>1</sup>	15.81% <sup>1</sup>	15.90% <sup>1</sup>	15.93% <sup>1</sup>			15.89% <sup>1</sup>	15.99% <sup>1</sup>	16.03% <sup>1</sup>			17.74% <sup>1</sup>	17.90% <sup>1</sup>	15.75% <sup>1</sup>	15.70% <sup>1</sup>	17.79% <sup>1</sup>
\$15,000	4	Secured	12.25% <sup>1</sup>	12.46% <sup>1</sup>	12.38% <sup>1</sup>	12.46% <sup>1</sup>	12.51% <sup>1</sup>	12.52% <sup>1</sup>		12.45% <sup>1</sup>	12.55% <sup>1</sup>	12.60% <sup>1</sup>	12.62% <sup>1</sup>		13.64% <sup>1</sup>	13.80% <sup>1</sup>	12.35% <sup>1</sup>	12.30% <sup>1</sup>	13.69% <sup>1</sup>
\$20,000	4	Secured	11.39% <sup>1</sup>	11.60% <sup>1</sup>	11.52% <sup>1</sup>	11.60% <sup>1</sup>	11.65% <sup>1</sup>	11.66% <sup>1</sup>		11.59% <sup>1</sup>	11.69% <sup>1</sup>	11.75% <sup>1</sup>	11.76% <sup>1</sup>		12.47% <sup>1</sup>	12.63% <sup>1</sup>	11.49% <sup>1</sup>	11.44% <sup>1</sup>	12.52% <sup>1</sup>
\$25,000	5	Secured	10.49%	10.70%	10.60%	10.67%	10.72%	10.75%	10.76%	10.66%	10.75%	10.82%	10.85%	10.86%	11.36% <sup>1</sup>	11.52% <sup>1</sup>	10.58%	10.54%	11.41%
\$30,000	5	Secured	10.22%	10.43%	10.32%	10.40%	10.45%	10.48%	10.49%	10.39%	10.48%	10.54%	10.58%	10.59%	10.97% <sup>1</sup>	11.13% <sup>1</sup>	10.31%	10.27%	11.02%
\$50,000	7	Secured	9.46%	9.67%	9.54%	9.60%	9.65%	9.68%	9.71%	9.60%	9.67%	9.73%	9.78%	9.80%	9.95% <sup>1</sup>	10.11% <sup>1</sup>	9.53%	9.51%	10.00%
\$70,000	25	Secured	9.02%	9.23%	9.05%	9.08%	9.11%	9.13%	9.15%	9.11%	9.14%	9.17%	9.20%	9.23%	9.35%	9.51%	9.05%	9.07%	9.40%
\$100,000	25	Secured	8.98%	9.19%	9.01%	9.04%	9.06%	9.09%	9.11%	9.07%	9.10%	9.13%	9.16%	9.18%	9.26%	9.42%	9.01%	9.03%	9.31%
\$130,000	25	Secured	8.96%	9.17%	8.99%	9.02%	9.04%	9.06%	9.09%	9.04%	9.08%	9.11%	9.13%	9.16%	9.20%	9.36%	8.99%	9.01%	9.25%
\$150,000	25	Secured	8.94%	9.16%	8.98%	9.00%	9.03%	9.05%	9.07%	9.03%	9.07%	9.10%	9.12%	9.15%	9.18%	9.34%	8.98%	9.00%	9.23%
\$200,000	25	Secured	8.93%	9.14%	8.96%	8.99%	9.01%	9.04%	9.06%	9.02%	9.05%	9.08%	9.11%	9.13%	9.14%	9.30%	8.96%	8.98%	9.19%
\$225,000	25	Secured	8.92%	9.13%	8.95%	8.98%	9.01%	9.03%	9.05%	9.01%	9.04%	9.08%	9.10%	9.13%	9.13%	9.29%	8.95%	8.97%	9.18%
\$250,000	25	Secured	8.92%	9.13%	8.95%	8.98%	9.00%	9.03%	9.05%	9.01%	9.04%	9.07%	9.10%	9.12%	9.12%	9.28%	8.95%	8.97%	9.17%
\$275,000	30	Secured	8.91%	9.12%	8.94%	8.97%	8.99%	9.01%	9.03%	9.00%	9.03%	9.06%	9.08%	9.10%	9.11% <sup>1</sup>	9.27% <sup>1</sup>	8.94%	8.96%	9.16%
\$300,000	30	Secured	8.91%	9.12%	8.94%	8.96%	8.99%	9.01%	9.03%	8.99%	9.02%	9.05%	9.08%	9.10%	9.10% <sup>1</sup>	9.26% <sup>1</sup>	8.94%	8.96%	9.15%

**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.

<sup>1</sup>The loan term listed is unavailable for this product. Credit provided by Adelaide Bank Limited, ABN 54 061 461 550.