

AFGMM - AFG Securities Comparison Rates

Date of Issue: 7 February 2008

Loan Name	<u>HL</u>	<u>HL Plus</u>	<u>LOC</u>	<u>LOC Plus</u>	<u>HL Low</u>	<u>HL Plus Low</u>	<u>LOC Low</u>	<u>LOC Plus Low</u>	<u>HL No</u>	<u>HL Plus No</u>	<u>LOC No</u>	<u>LOC Plus No</u>
Amount	\$150,000.00	\$150,000.00	\$150,000.00	\$150,000.00	\$150,000.00	\$150,000.00	\$150,000.00	\$150,000.00	\$150,000.00	\$150,000.00	\$150,000.00	\$150,000.00
Term	25	25	25	25	25	25	25	25	25	25	25	25
Ongoing Variable Rate	8.47%	8.32%	8.57%	8.42%	8.82%	8.67%	8.92%	8.77%	9.20%	9.05%	9.30%	9.15%
Comparison Rate:	8.484%	8.647%	8.583%	8.745%	8.898%	9.058%	8.999%	9.157%	9.279%	9.435%	9.379%	9.534%

Warning:

These comparison rates apply only to the examples given. Different amounts and terms will result in different comparison rates.
Costs such as manual redraw fees or early repayment fees are not included in the comparison rate, but may influence the cost of the loan.

BNY Trust Company of Australia Ltd ABN 49 050 294 052 AFG Securities Pty Ltd ABN 90 119 343 118