



COMPARISON RATE SCHEDULE

AFG Mortgage Management

Issue date: 01/11/2004

Product: AFG Mortgage Management Standard Variable Home Loan

		1		2		3		4		5	
Amount	Term	CCR	APR	CCR	APR	CCR	APR	CCR	APR	CCR	APR
\$50,000	7 Years	7.69%	7.00%	8.70%	8.00%	9.71%	9.00%	10.72%	10.00%	11.73%	11.00%
\$70,000	25 Years	7.21%	7.00%	8.22%	8.00%	9.23%	9.00%	10.24%	10.00%	11.26%	11.00%
\$100,000	25 Years	7.18%	7.00%	8.19%	8.00%	9.20%	9.00%	10.21%	10.00%	11.22%	11.00%
\$130,000	25 Years	7.16%	7.00%	8.17%	8.00%	9.18%	9.00%	10.19%	10.00%	11.20%	11.00%
\$150,000	25 Years	7.16%	7.00%	8.17%	8.00%	9.17%	9.00%	10.18%	10.00%	11.19%	11.00%
\$200,000	25 Years	7.15%	7.00%	8.15%	8.00%	9.16%	9.00%	10.17%	10.00%	11.18%	11.00%
\$225,000	25 Years	7.14%	7.00%	8.15%	8.00%	9.16%	9.00%	10.17%	10.00%	11.17%	11.00%
\$250,000	25 Years	7.14%	7.00%	8.15%	8.00%	9.15%	9.00%	10.16%	10.00%	11.17%	11.00%
\$275,000	30 Years	7.12%	7.00%	8.13%	8.00%	9.14%	9.00%	10.15%	10.00%	11.16%	11.00%
\$300,000	30 Years	7.12%	7.00%	8.13%	8.00%	9.14%	9.00%	10.14%	10.00%	11.15%	11.00%

AFG Mortgage Management, Level 4, 22 Delhi Street, West Perth WA 6005

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 costs savings such as fee waivers, are not included in the Comparison Rate but may influence the cost of the loan.