

# Comparison Rate Schedule

## Variable Interest Rate - Owner Occupied Home Loans (Lo-doc & Clean Slate)

Effective 24 January 2008

| Annual Percentage Rates |             | Lo-Doc                             |        |        |        | Clean Slate                        |         |              |         |         |
|-------------------------|-------------|------------------------------------|--------|--------|--------|------------------------------------|---------|--------------|---------|---------|
|                         |             | Rates                              |        |        |        | Less 2%                            | Less 1% | Average Rate | Plus 1% | Plus 2% |
|                         |             | 9.65%                              | 10.06% | 10.23% | 11.64% | 9.00%                              | 10.00%  | 11.00%       | 12.00%  | 13.00%  |
| <b>Amount</b>           | <b>Term</b> | <b>Comparison Rate (per annum)</b> |        |        |        | <b>Comparison Rate (per annum)</b> |         |              |         |         |
| \$50,000                | 7 years*    | 11.09%                             | 11.15% | 11.68% | 13.12% | 10.25%                             | 11.27%  | 12.29%       | 13.30%  | 14.32%  |
| \$70,000                | 25 years    | 10.05%                             | 10.47% | 10.65% | 12.09% | 9.34%                              | 10.36%  | 11.38%       | 12.40%  | 13.42%  |
| \$100,000               | 25 years    | 9.93%                              | 10.35% | 10.52% | 11.95% | 9.24%                              | 10.25%  | 11.26%       | 12.28%  | 13.29%  |
| \$130,000               | 25 years    | 9.87%                              | 10.28% | 10.45% | 11.88% | 9.18%                              | 10.19%  | 11.20%       | 12.21%  | 13.22%  |
| \$150,000               | 25 years    | 9.84%                              | 10.25% | 10.42% | 11.85% | 9.16%                              | 10.17%  | 11.18%       | 12.18%  | 13.19%  |
| \$200,000               | 25 years    | 9.79%                              | 10.20% | 10.37% | 11.79% | 9.12%                              | 10.12%  | 11.13%       | 12.14%  | 13.15%  |
| \$225,000               | 25 years    | 9.77%                              | 10.19% | 10.36% | 11.78% | 9.11%                              | 10.11%  | 11.12%       | 12.12%  | 13.13%  |
| \$250,000               | 25 years    | 9.76%                              | 10.17% | 10.34% | 11.76% | 9.09%                              | 10.10%  | 11.10%       | 12.11%  | 13.12%  |
| \$275,000               | 30 years    | 9.74%                              | 10.16% | 10.33% | 11.74% | 9.08%                              | 10.08%  | 11.09%       | 12.09%  | 13.10%  |
| \$300,000               | 30 years    | 9.74%                              | 10.15% | 10.32% | 11.74% | 9.07%                              | 10.08%  | 11.08%       | 12.09%  | 13.09%  |

Credit provided by Permanent Custodians Limited ACN 001 426 384  
 Bluestone Mortgages is a trading name of Bluestone Group Pty Limited ABN 20 091 201 357  
 Level 19, 321 Kent Street, Sydney NSW 2000.

**WARNING:** This Comparison Rate Schedule 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 Schedule but may influence the cost of the loan.

\*Bluestone does not provide credit for this loan term. The law requires that for comparison purposes the term specified is used to calculate comparison rates.

# Comparison Rate Schedule

## Variable Interest Rate - Owner Occupied Home Loans (Lite Blue & Business Easy)

Effective 24 January 2008

| Annual Percentage Rates |          | Lite Blue                   |         |              |         |         | Business Easy               |         |              |         |         |
|-------------------------|----------|-----------------------------|---------|--------------|---------|---------|-----------------------------|---------|--------------|---------|---------|
|                         |          | Less 2%                     | Less 1% | Average Rate | Plus 1% | Plus 2% | Less 2%                     | Less 1% | Average Rate | Plus 1% | Plus 2% |
|                         |          | 9.00%                       | 10.00%  | 11.00%       | 12.00%  | 13.00%  | 10.00%                      | 11.00%  | 12.00%       | 13.00%  | 14.00%  |
| Amount                  | Term     | Comparison Rate (per annum) |         |              |         |         | Comparison Rate (per annum) |         |              |         |         |
| \$50,000                | 7 years* | 10.25%                      | 11.27%  | 12.29%       | 13.30%  | 14.32%  | 11.27%                      | 12.29%  | 13.30%       | 14.32%  | 15.34%  |
| \$70,000                | 25 years | 9.34%                       | 10.36%  | 11.38%       | 12.40%  | 13.42%  | 10.36%                      | 11.38%  | 12.40%       | 13.42%  | 14.44%  |
| \$100,000               | 25 years | 9.24%                       | 10.25%  | 11.26%       | 12.28%  | 13.29%  | 10.25%                      | 11.26%  | 12.28%       | 13.29%  | 14.31%  |
| \$130,000               | 25 years | 9.18%                       | 10.19%  | 11.20%       | 12.21%  | 13.22%  | 10.19%                      | 11.20%  | 12.21%       | 13.22%  | 14.24%  |
| \$150,000               | 25 years | 9.16%                       | 10.17%  | 11.18%       | 12.18%  | 13.19%  | 10.17%                      | 11.18%  | 12.18%       | 13.19%  | 14.20%  |
| \$200,000               | 25 years | 9.12%                       | 10.12%  | 11.13%       | 12.14%  | 13.15%  | 10.12%                      | 11.13%  | 12.14%       | 13.15%  | 14.15%  |
| \$225,000               | 25 years | 9.11%                       | 10.11%  | 11.12%       | 12.12%  | 13.13%  | 10.11%                      | 11.12%  | 12.12%       | 13.13%  | 14.14%  |
| \$250,000               | 25 years | 9.09%                       | 10.10%  | 11.10%       | 12.11%  | 13.12%  | 10.10%                      | 11.10%  | 12.11%       | 13.12%  | 14.12%  |
| \$275,000               | 30 years | 9.08%                       | 10.08%  | 11.09%       | 12.09%  | 13.10%  | 10.08%                      | 11.09%  | 12.09%       | 13.10%  | 14.11%  |
| \$300,000               | 30 years | 9.07%                       | 10.08%  | 11.08%       | 12.09%  | 13.09%  | 10.08%                      | 11.08%  | 12.09%       | 13.09%  | 14.10%  |

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# Comparison Rate Schedule

## 3-Year Fixed Interest Rate - Owner Occupied Home Loans (Lo-doc & Clean Slate)

Effective 24 January 2008

| Annual Percentage Rates |          | Lo-Doc                      |        |        |        | Clean Slate                 |         |              |         |         |
|-------------------------|----------|-----------------------------|--------|--------|--------|-----------------------------|---------|--------------|---------|---------|
|                         |          | Rates                       |        |        |        | Less 2%                     | Less 1% | Average Rate | Plus 1% | Plus 2% |
| Amount                  | Term     | 10.66%                      | 10.71% | 10.76% | 12.16% | 10.00%                      | 11.00%  | 12.00%       | 13.00%  | 14.00%  |
|                         |          | Comparison Rate (per annum) |        |        |        | Comparison Rate (per annum) |         |              |         |         |
| \$50,000                | 7 years* | 11.82%                      | 11.98% | 12.07% | 13.50% | 10.97%                      | 12.00%  | 13.02%       | 14.04%  | 15.06%  |
| \$70,000                | 25 years | 10.40%                      | 10.70% | 10.83% | 12.28% | 9.68%                       | 10.71%  | 11.74%       | 12.77%  | 13.81%  |
| \$100,000               | 25 years | 10.27%                      | 10.57% | 10.70% | 12.14% | 9.57%                       | 10.59%  | 11.62%       | 12.65%  | 13.68%  |
| \$130,000               | 25 years | 10.20%                      | 10.50% | 10.63% | 12.07% | 9.51%                       | 10.53%  | 11.56%       | 12.58%  | 13.61%  |
| \$150,000               | 25 years | 10.17%                      | 10.47% | 10.60% | 12.03% | 9.48%                       | 10.51%  | 11.53%       | 12.55%  | 13.57%  |
| \$200,000               | 25 years | 10.13%                      | 10.42% | 10.55% | 11.98% | 9.44%                       | 10.46%  | 11.48%       | 12.50%  | 13.52%  |
| \$225,000               | 25 years | 10.11%                      | 10.41% | 10.54% | 11.96% | 9.43%                       | 10.45%  | 11.47%       | 12.49%  | 13.51%  |
| \$250,000               | 25 years | 10.10%                      | 10.39% | 10.52% | 11.95% | 9.42%                       | 10.44%  | 11.45%       | 12.47%  | 13.49%  |
| \$275,000               | 30 years | 10.05%                      | 10.36% | 10.49% | 11.92% | 9.38%                       | 10.40%  | 11.42%       | 12.44%  | 13.46%  |
| \$300,000               | 30 years | 10.05%                      | 10.35% | 10.48% | 11.91% | 9.37%                       | 10.39%  | 11.41%       | 12.43%  | 13.45%  |

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# Comparison Rate Schedule

## 3-Year Fixed Interest Rate - Owner Occupied Home Loans (Lite Blue & Business Easy)

Effective 24 January 2008

|                         |          | Lite Blue                   |         |              |         |         | Business Easy               |         |              |         |         |
|-------------------------|----------|-----------------------------|---------|--------------|---------|---------|-----------------------------|---------|--------------|---------|---------|
| Annual Percentage Rates |          | Less 2%                     | Less 1% | Average Rate | Plus 1% | Plus 2% | Less 2%                     | Less 1% | Average Rate | Plus 1% | Plus 2% |
|                         |          | 10.00%                      | 11.00%  | 12.00%       | 13.00%  | 14.00%  | 11.00%                      | 12.00%  | 13.00%       | 14.00%  | 15.00%  |
| Amount                  | Term     | Comparison Rate (per annum) |         |              |         |         | Comparison Rate (per annum) |         |              |         |         |
| \$50,000                | 7 years* | 10.97%                      | 12.00%  | 13.02%       | 14.04%  | 15.06%  | 12.00%                      | 13.02%  | 14.04%       | 15.06%  | 16.08%  |
| \$70,000                | 25 years | 9.68%                       | 10.71%  | 11.74%       | 12.77%  | 13.81%  | 10.71%                      | 11.74%  | 12.77%       | 13.81%  | 14.85%  |
| \$100,000               | 25 years | 9.57%                       | 10.59%  | 11.62%       | 12.65%  | 13.68%  | 10.59%                      | 11.62%  | 12.65%       | 13.68%  | 14.71%  |
| \$130,000               | 25 years | 9.51%                       | 10.53%  | 11.56%       | 12.58%  | 13.61%  | 10.53%                      | 11.56%  | 12.58%       | 13.61%  | 14.63%  |
| \$150,000               | 25 years | 9.48%                       | 10.51%  | 11.53%       | 12.55%  | 13.57%  | 10.51%                      | 11.53%  | 12.55%       | 13.57%  | 14.60%  |
| \$200,000               | 25 years | 9.44%                       | 10.46%  | 11.48%       | 12.50%  | 13.52%  | 10.46%                      | 11.48%  | 12.50%       | 13.52%  | 14.54%  |
| \$225,000               | 25 years | 9.43%                       | 10.45%  | 11.47%       | 12.49%  | 13.51%  | 10.45%                      | 11.47%  | 12.49%       | 13.51%  | 14.53%  |
| \$250,000               | 25 years | 9.42%                       | 10.44%  | 11.45%       | 12.47%  | 13.49%  | 10.44%                      | 11.45%  | 12.47%       | 13.49%  | 14.51%  |
| \$275,000               | 30 years | 9.38%                       | 10.40%  | 11.42%       | 12.44%  | 13.46%  | 10.40%                      | 11.42%  | 12.44%       | 13.46%  | 14.48%  |
| \$300,000               | 30 years | 9.37%                       | 10.39%  | 11.41%       | 12.43%  | 13.45%  | 10.39%                      | 11.41%  | 12.43%       | 13.45%  | 14.47%  |

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