

Flexible Options Comparison Rate Schedule

Effective Date: 03/03/08

	Standard Loan								Low Doc								Basic Loan			
	Variable Rate	Fixed Rate			Variable Rate	Fixed Rate			Variable Rate	Fixed Rate			Variable Rate	Fixed Rate			Variable Rate	Fixed Rate		
	Variable under \$250,000	2 Years Fixed Term Under \$250,000	3 Years Fixed Term Under \$250,000	5 Years Fixed Term Under \$250,000	Variable \$250,000 to \$500,000	2 Years Fixed Term \$250,000 to \$500,000	3 Years Fixed Term \$250,000 to \$500,000	5 Years Fixed Term \$250,000 to \$500,000	Variable under \$250,000	2 Years Fixed Term Under \$250,000	3 Years Fixed Term Under \$250,000	5 Years Fixed Term Under \$250,000	Variable \$250,000 to \$500,000	2 Years Fixed Term \$250,000 to \$500,000	3 Years Fixed Term \$250,000 to \$500,000	5 Years Fixed Term \$250,000 to \$500,000	Basic Variable	2 Years Fixed Term	3 Years Fixed Term	5 Years Fixed Term
Annual Percentage Rate (p.a.)	8.37%	8.99% then variable rate 8.37%	9.19% then variable rate 8.37%	9.59% then variable rate 8.37%	8.27%	8.99% then variable rate 8.27%	9.19% then variable rate 8.27%	9.59% then variable rate 8.27%	8.60%	9.59% then variable rate 8.60%	9.79% then variable rate 8.60%	10.19% then variable rate 8.60%	8.50%	9.59% then variable rate 8.50%	9.79% then variable rate 8.50%	10.19% then variable rate 8.50%	8.35%	8.99% then variable rate 8.35%	9.19% then variable rate 8.35%	9.59% then variable rate 8.35%

Amount	Loan Term	Comparison Rates (per annum)																			
50,000	7 years	9.42%	9.73%	9.98%	10.52%	N/A	N/A	N/A	N/A	9.34%	9.85%	10.17%	10.81%	N/A	N/A	N/A	N/A	8.79%	9.12%	9.38%	9.94%
70,000	25 years	8.88%	9.01%	9.13%	9.46%	N/A	N/A	N/A	N/A	8.86%	9.08%	9.24%	9.63%	N/A	N/A	N/A	N/A	8.44%	8.58%	8.71%	9.04%
100,000	25 years	8.72%	8.86%	8.98%	9.31%	N/A	N/A	N/A	N/A	8.78%	9.00%	9.16%	9.56%	N/A	N/A	N/A	N/A	8.41%	8.55%	8.68%	9.01%
130,000	25 years	8.64%	8.78%	8.90%	9.23%	N/A	N/A	N/A	N/A	8.74%	8.96%	9.12%	9.51%	N/A	N/A	N/A	N/A	8.40%	8.54%	8.66%	9.00%
150,000	25 years	8.61%	8.74%	8.86%	9.19%	N/A	N/A	N/A	N/A	8.72%	8.94%	9.10%	9.49%	N/A	N/A	N/A	N/A	8.39%	8.53%	8.66%	8.99%
200,000	25 years	8.55%	8.68%	8.80%	9.13%	N/A	N/A	N/A	N/A	8.69%	8.91%	9.07%	9.46%	N/A	N/A	N/A	N/A	8.38%	8.52%	8.64%	8.98%
225,000	25 years	8.53%	8.66%	8.78%	9.11%	N/A	N/A	N/A	N/A	8.68%	8.90%	9.06%	9.45%	N/A	N/A	N/A	N/A	8.38%	8.52%	8.64%	8.97%
250,000	25 years	N/A	N/A	N/A	N/A	8.41%	8.57%	8.70%	9.04%	N/A	N/A	N/A	N/A	8.57%	8.81%	8.98%	9.39%	8.38%	8.51%	8.64%	8.97%
275,000	30 years	N/A	N/A	N/A	N/A	8.39%	8.54%	8.66%	8.98%	N/A	N/A	N/A	N/A	8.56%	8.78%	8.93%	9.32%	8.37%	8.50%	8.61%	8.92%
300,000	30 years	N/A	N/A	N/A	N/A	8.38%	8.53%	8.65%	8.96%	N/A	N/A	N/A	N/A	8.56%	8.77%	8.93%	9.31%	8.37%	8.50%	8.61%	8.92%

These above annual percentage rates are for secured loans only

Warning: This comparison rate schedule applies only to the 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

Credit provided by GEL Custodians Pty Ltd ABN 40 118 374 155 as trustee and arranged by AFIG Wholesale Pty Ltd ABN 13 082 230 144 trading as GE Money, the trust manager.

