

Date of Issue: 27th February 2008

COMPARISON RATE SCHEDULE

Housing Loans



Amount of Credit	Term	No Frills	Classic Honeymoon (12 months)	12m Fixed	24m Fixed	36m Fixed	48m Fixed	60m Fixed	Home-to-Home	Standard Variable
		Annual Percentage rate								
		8.39	8.39	8.69	8.69	8.69	8.69	8.69	8.97	8.97
		Comparison Rates								
\$50,000	7 years	8.82%	9.23%	9.64%	9.57%	9.52%	9.48%	9.46%	9.72%	9.72%
\$70,000	25 years	8.51%	9.02%	9.22%	9.19%	9.17%	9.14%	9.12%	9.26%	9.26%
\$100,000	25 years	8.47%	8.99%	9.14%	9.11%	9.08%	9.06%	9.04%	9.17%	9.17%
\$130,000	25 years	8.45%	8.97%	9.09%	9.06%	9.04%	9.01%	8.99%	9.12%	9.12%
\$150,000	25 years	8.44%	8.96%	9.07%	9.04%	9.01%	8.99%	8.97%	9.10%	9.10%
\$200,000	25 years	8.43%	8.94%	9.04%	9.01%	8.98%	8.96%	8.94%	9.07%	9.07%
\$225,000	25 years	8.43%	8.94%	9.03%	9.00%	8.97%	8.95%	8.93%	9.06%	9.06%
\$250,000	25 years	8.42%	8.94%	9.02%	8.99%	8.96%	8.94%	8.92%	9.05%	9.05%
\$275,000	30 years	8.42%	8.94%	9.01%	8.98%	8.96%	8.93%	8.91%	9.04%	9.04%
\$300,000	30 years	8.41%	8.93%	9.00%	8.98%	8.95%	8.93%	8.91%	9.03%	9.03%

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. NOTE: Home loans are not available on 7 year terms, minimum term is 8 years.

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**Comparison Rate Schedule – Absolute Home Loan Package
For total aggregate borrowings with Home.**

The Absolute Home Loan Package interest rate discount has already been applied.

		Discounted Standard Variable Rate Option	
		Loans between \$350,000 and \$500,000	Loans of \$500,000 and greater
Annual Percentage Rate		8.57% pa	8.47% pa
Amount	Term		
\$50,000	7 years	9.52%	9.42%
\$70,000	25 years	9.07%	8.98%
\$100,000	25 years	8.92%	8.83%
\$130,000	25 years	8.84%	8.74%
\$150,000	25 years	8.81%	8.71%
\$200,000	25 years	8.75%	8.65%
\$225,000	25 years	8.73%	8.63%
\$250,000	25 years	8.71%	8.61%
\$275,000	30 years	8.69%	8.59%
\$300,000	30 years	8.68%	8.58%

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