

### COMPARISON RATE SCHEDULE

DATE OF ISSUE: 30 June 2008

Loan Amount (\$)	5,000	10,000	15,000	20,000	25,000	30,000	50,000	70,000	100,000	130,000	150,000	200,000	225,000	250,000	275,000	300,000	
Term (years)	2	3	4	4	5	5	7	25	25	25	25	25	25	25	30	30	
Product	Annual % Rate *	Comparison Rates															
HomeStart Loan variable rate	9.47%		15.77%	12.60%	11.81%	10.94%	10.70%	9.98%	9.57%	9.54%	9.52%	9.52%	9.51%	9.50%	9.50%	9.49%	9.49%
HomeStart Loan variable rate with Advantage Loan ("AL") variable rate	9.47% with AL at 4.52%							9.70%	7.80%	8.29%							
HomeStart Loan 1 year fixed rate	9.45%		15.77%	12.56%	11.78%	10.92%	10.68%	9.97%	9.57%	9.54%	9.52%	9.51%	9.50%	9.50%	9.50%	9.49%	9.49%
HomeStart Loan 1 year fixed rate with Advantage Loan ("AL") variable rate	9.45% with AL at 4.52%							9.69%	7.80%	8.29%							
HomeStart Loan 2 years fixed rate	9.45%		15.77%	12.56%	11.78%	10.92%	10.67%	9.97%	9.57%	9.54%	9.52%	9.51%	9.50%	9.50%	9.49%	9.49%	9.49%
HomeStart Loan 2 years fixed rate with Advantage Loan ("AL") variable rate	9.45% with AL at 4.52%							9.69%	7.80%	8.29%							
HomeStart Loan 3 years fixed rate	9.35%		15.67%	12.46%	11.68%	10.83%	10.58%	9.90%	9.54%	9.51%	9.49%	9.48%	9.47%	9.47%	9.47%	9.46%	9.46%
HomeStart Loan 3 years fixed rate with Advantage Loan ("AL") variable rate	9.35% with AL at 4.52%							9.62%	7.76%	8.26%							
HomeStart Loan 4 years fixed rate	9.35%		15.67%	12.46%	11.67%	10.81%	10.57%	9.88%	9.53%	9.50%	9.48%	9.47%	9.46%	9.46%	9.46%	9.45%	9.45%
HomeStart Loan 4 years fixed rate with Advantage Loan ("AL") variable rate	9.35% with AL at 4.52%							9.60%	7.76%	8.26%							
HomeStart Loan 5 years fixed rate	9.25%		15.57%	12.36%	11.57%	10.71%	10.47%	9.78%	9.48%	9.45%	9.43%	9.42%	9.41%	9.41%	9.40%	9.41%	9.41%
HomeStart Loan 5 years fixed rate with Advantage Loan ("AL") variable rate	9.25% with AL at 4.52%							9.50%	7.71%	8.21%							
Seniors Equity Loan	9.47%	22.32%	13.50%	11.42%	10.93%	10.38%	10.23%	9.78%	9.52%	9.51%	9.50%	9.50%	9.49%	9.49%	9.49%		
Low Deposit Loan variable rate	10.47% for 12 months then 9.47%							10.26%	9.67%	9.64%	9.62%	9.62%	9.60%	9.60%	9.60%	9.58%	9.58%
Low Deposit Loan variable rate with Advantage Loan ("AL") variable rate	10.47% for 12 months then 9.47% with AL at 4.52%							9.95%	7.85%	8.38%							
HomeStart Select Loan variable rate	9.47%		15.81%	12.62%	11.83%	10.97%	10.72%	10.00%	9.59%	9.56%	9.54%	9.53%	9.51%	9.51%	9.50%	9.50%	9.50%
HomeStart Construction Loan variable rate	9.47%		18.81%	14.09%	12.91%	11.65%	11.28%	10.23%	9.63%	9.58%	9.56%	9.54%	9.53%	9.52%	9.51%	9.51%	9.50%
HomeStart Construction Loan variable rate with Advantage Loan ("AL") variable rate	9.47% with AL at 4.52%							9.95%	7.85%	8.33%							
Graduate Loan variable rate	9.47%							9.98%	9.57%	9.54%	9.52%	9.52%	9.51%	9.50%	9.50%	9.49%	9.49%

**WARNINGS:**

1. 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.
2. HomeStart Finance does not provide credit for any term specified in this schedule and, in some cases, does not provide credit in the amounts specified in this schedule. All comparison rates in this schedule are for secured lending

\* Fees and Charges are payable

### COMPARISON RATE SCHEDULE

DATE OF ISSUE: 30 June 2008

Loan Amount (\$)	5,000	10,000	15,000	20,000	25,000	30,000	50,000	70,000	100,000	130,000	150,000	200,000	225,000	250,000	275,000	300,000	
Term (years)	2	3	4	4	5	5	7	25	25	25	25	25	25	25	30	30	
Product	Annual % Rate *	Comparison Rates															
HomeStart Loan (variable rate) with EquityStart Loan ("ES") variable rate	9.47% with ES at 4.52%		15.15%	11.95%	11.16%	10.27%	10.02%	9.26%	7.57%	7.54%	7.52%	7.52%	7.83%	7.99%	8.12%	8.27%	8.36%
HomeStart Loan 1 year fixed rate with EquityStart Loan ("ES") variable rate	9.45% with ES at 4.52%		15.13%	11.92%	11.14%	10.25%	10.01%	9.25%	7.57%	7.54%	7.52%	7.52%	7.83%	7.99%	8.12%	8.27%	8.36%
HomeStart Loan 2 years fixed rate with EquityStart Loan ("ES") variable rate	9.45% with ES at 4.52%		15.12%	11.93%	11.13%	10.25%	10.00%	9.25%	7.56%	7.54%	7.52%	7.51%	7.83%	7.99%	8.12%	8.26%	8.36%
HomeStart Loan 3 years fixed rate with EquityStart Loan ("ES") variable rate	9.35% with ES at 4.52%		15.03%	11.83%	11.05%	10.17%	9.93%	9.19%	7.54%	7.51%	7.49%	7.49%	7.80%	7.96%	8.10%	8.24%	8.34%
HomeStart Loan 4 years fixed rate with EquityStart Loan ("ES") variable rate	9.35% with ES at 4.52%		15.05%	11.84%	11.05%	10.16%	9.91%	9.17%	7.53%	7.50%	7.48%	7.48%	7.80%	7.95%	8.09%	8.24%	8.33%
HomeStart Loan 5 years fixed rate with EquityStart Loan ("ES") variable rate	9.25% with ES at 4.52%		14.94%	11.75%	10.97%	10.07%	9.82%	9.08%	7.48%	7.45%	7.44%	7.43%	7.76%	7.91%	8.05%	8.20%	8.29%
HomeStart Construction Loan variable rate with EquityStart Loan ("ES") variable rate	9.47% with ES at 4.52%		18.18%	13.43%	12.25%	10.97%	10.60%	9.51%	7.62%	7.57%	7.55%	7.54%	7.85%	8.01%	8.14%	8.28%	8.37%
Low Deposit Loan variable rate with EquityStart Loan ("ES") variable rate	10.47% for 12 months then 9.47% with ES at 4.52%							9.44%	7.55%	7.52%	7.51%	7.50%	7.91%	8.07%	8.21%	8.34%	8.44%
Graduate Loan variable rate with EquityStart Loan ("ES") variable rate	9.47% with ES at 4.52%							9.26%	7.57%	7.54%	7.52%	7.52%	7.83%	7.99%	8.12%	8.27%	8.36%
Nunga Loan variable rate with EquityStart Loan ("ES") variable rate	9.47% with ES at 4.52%						10.02%	9.26%	7.57%	7.54%	7.52%	7.52%	7.83%	7.99%	8.12%	8.27%	8.36%
Nunga Loan 1 year fixed rate with EquityStart Loan ("ES") variable rate	9.45% with ES at 4.52%						10.01%	9.25%	7.57%	7.54%	7.52%	7.52%	7.83%	7.99%	8.12%	8.27%	8.36%
Nunga Loan 2 years fixed rate with EquityStart Loan ("ES") variable rate	9.45% with ES at 4.52%						10.00%	9.25%	7.56%	7.54%	7.52%	7.51%	7.83%	7.99%	8.12%	8.26%	8.36%
Nunga Loan 3 years fixed rate with EquityStart Loan ("ES") variable rate	9.35% with ES at 4.52%						9.93%	9.19%	7.54%	7.51%	7.49%	7.49%	7.80%	7.96%	8.10%	8.24%	8.34%
Nunga Loan 4 years fixed rate with EquityStart Loan ("ES") variable rate	9.35% with ES at 4.52%						9.91%	9.17%	7.53%	7.50%	7.48%	7.48%	7.80%	7.95%	8.09%	8.24%	8.33%
Nunga Loan 5 years fixed rate with EquityStart Loan ("ES") variable rate	9.25% with ES at 4.52%						9.82%	9.08%	7.48%	7.45%	7.44%	7.43%	7.76%	7.91%	8.05%	8.20%	8.29%
Nunga Loans 1&2 variable rate with EquityStart Loan ("ES") variable rate	9.47% & 11.47% with ES at 4.52%						10.29%	9.54%	7.99%	7.96%	7.94%	7.93%	8.16%	8.28%	8.37%	8.29%	8.39%
Nunga Loan 1 year fixed rate / Nunga2 Loan variable rate with EquityStart Loan ("ES") variable rate	9.45% / 11.47% with ES at 4.52%						10.28%	9.53%	7.99%	7.96%	7.94%	7.94%	8.16%	8.28%	8.38%	8.29%	8.39%
Nunga Loan 2 years fixed rate / Nunga2 Loan variable rate with EquityStart Loan ("ES") variable rate	9.45% / 11.47% with ES at 4.52%						10.28%	9.53%	7.99%	7.96%	7.94%	7.93%	8.16%	8.28%	8.37%	8.29%	8.39%
Nunga Loan 3 years fixed rate / Nunga2 Loan variable rate with EquityStart Loan ("ES") variable rate	9.35% / 11.47% with ES at 4.52%						10.21%	9.47%	7.96%	7.93%	7.91%	7.90%	8.12%	8.24%	8.33%	8.27%	8.37%
Nunga Loan 4 years fixed rate / Nunga2 Loan variable rate with EquityStart Loan ("ES") variable rate	9.35% / 11.47% with ES at 4.52%						10.19%	9.46%	7.95%	7.92%	7.90%	7.89%	8.11%	8.23%	8.32%	8.26%	8.36%
Nunga Loan 5 years fixed rate / Nunga2 Loan variable rate with EquityStart Loan ("ES") variable rate	9.25% / 11.47% with ES at 4.52%						10.11%	9.37%	7.89%	7.86%	7.84%	7.84%	8.05%	8.17%	8.26%	8.22%	8.32%

**WARNINGS:**

1. 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.
2. HomeStart Finance does not provide credit for any term specified in this schedule and, in some cases, does not provide credit in the amounts specified in this schedule.

All comparison rates in this schedule are for secured lending

\* Fees and Charges are payable