

Secure Funding - Comparison Rate Schedule

Effective 9 November 2007

Variable Interest Rates

Star - Standard Variable Rate

Loan Amount	Loan Term	Scenario 1		Scenario 2		Scenario 3		Scenario 4		Scenario 5	
		APR*	CR*	APR*	CR*	APR*	CR*	APR*	CR*	APR*	CR*
\$30,000	5 yrs	8.65%	9.99%	9.09%	10.86%	10.10%	11.99%	10.60%	12.49%	11.10%	13.00%
\$50,000	7 yrs	8.65%	9.24%	9.09%	10.00%	10.10%	11.10%	10.60%	11.61%	11.10%	12.11%
\$70,000	25 yrs	8.65%	8.81%	9.09%	9.37%	10.10%	10.43%	10.60%	10.94%	11.10%	11.45%
\$100,000	25 yrs	8.65%	8.76%	9.09%	9.32%	10.10%	10.38%	10.60%	10.88%	11.10%	11.39%
\$130,000	25 yrs	8.65%	8.73%	9.09%	9.30%	10.10%	10.35%	10.60%	10.85%	11.10%	11.36%
\$150,000	25 yrs	8.65%	8.72%	9.09%	9.28%	10.10%	10.33%	10.60%	10.84%	11.10%	11.35%
\$200,000	25 yrs	8.65%	8.70%	9.09%	9.26%	10.10%	10.31%	10.60%	10.82%	11.10%	11.32%
\$225,000	25 yrs	8.65%	8.69%	9.09%	9.26%	10.10%	10.31%	10.60%	10.81%	11.10%	11.32%
\$250,000	25 yrs	8.65%	8.69%	9.09%	9.25%	10.10%	10.30%	10.60%	10.81%	11.10%	11.31%
\$275,000	30 yrs	8.65%	8.68%	9.09%	9.23%	10.10%	10.28%	10.60%	10.79%	11.10%	11.29%
\$300,000	30 yrs	8.65%	8.68%	9.09%	9.22%	10.10%	10.28%	10.60%	10.77%	11.10%	11.29%

* CR is the Comparison Rate and APR is the annual percentage rate calculated daily and compounded monthly.

3 Year Fixed Interest Rates

Star - Fixed Rate

Loan Amount	Loan Term	Scenario 1		Scenario 2		Scenario 3		Scenario 4		Scenario 5	
		APR*	CR*	APR*	CR*	APR*	CR*	APR*	CR*	APR*	CR*
\$30,000	5 yrs	8.85%	10.16%	9.29%	11.03%	10.30%	12.16%	10.80%	12.67%	11.30%	13.18%
\$50,000	7 yrs	8.85%	9.38%	9.29%	10.14%	10.30%	11.24%	10.80%	11.75%	11.30%	12.26%
\$70,000	25 yrs	8.85%	8.87%	9.29%	9.44%	10.30%	10.50%	10.80%	11.01%	11.30%	11.52%
\$100,000	25 yrs	8.85%	8.82%	9.29%	9.39%	10.30%	10.44%	10.80%	10.95%	11.30%	11.46%
\$130,000	25 yrs	8.85%	8.79%	9.29%	9.36%	10.30%	10.41%	10.80%	10.92%	11.30%	11.43%
\$150,000	25 yrs	8.85%	8.78%	9.29%	9.35%	10.30%	10.40%	10.80%	10.91%	11.30%	11.42%
\$200,000	25 yrs	8.85%	8.76%	9.29%	9.34%	10.30%	10.38%	10.80%	10.89%	11.30%	11.39%
\$225,000	25 yrs	8.85%	8.76%	9.29%	9.32%	10.30%	10.37%	10.80%	10.88%	11.30%	11.39%
\$250,000	25 yrs	8.85%	8.75%	9.29%	9.32%	10.30%	10.37%	10.80%	10.88%	11.30%	11.38%
\$275,000	30 yrs	8.85%	8.74%	9.29%	9.29%	10.30%	10.34%	10.80%	10.85%	11.30%	11.36%
\$300,000	30 yrs	8.85%	8.73%	9.29%	9.29%	10.30%	10.34%	10.80%	10.85%	11.30%	11.35%

* CR is the Comparison Rate and APR is the annual percentage rate calculated daily and compounded monthly.

IMPORTANT WARNINGS AND NOTICES

1. 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.
2. WARNING: Credit is available for this amount but not for the term specified. The law requires that for comparison purposes the term specified be used to calculate the comparison.