



Comparison Rate Schedule

Pepper Finance Corporation Ltd

ACN 094 317 647

Issue Date: 1/5/2007

Pepper Homeloans Non Conforming Home Loan

Amount	Term	APR	CCR	APR	CCR	APR	CCR	APR	CCR	APR	CCR	APR	CCR	APR	CCR
50000	7 Years	6.00%	7.03%	7.00%	8.04%	8.00%	9.05%	9.00%	10.07%	10.00%	11.08%	11.00%	12.10%	12.00%	13.11%
70000	25 Years	6.00%	6.26%	7.00%	7.27%	8.00%	8.28%	9.00%	9.30%	10.00%	10.31%	11.00%	11.33%	12.00%	12.34%
100000	25 Years	6.00%	6.18%	7.00%	7.19%	8.00%	8.19%	9.00%	9.20%	10.00%	10.20%	11.00%	11.23%	12.00%	12.24%
130000	25 Years	6.00%	6.14%	7.00%	7.14%	8.00%	8.15%	9.00%	9.16%	10.00%	10.17%	11.00%	11.17%	12.00%	12.18%
150000	25 Years	6.00%	6.12%	7.00%	7.12%	8.00%	8.13%	9.00%	9.14%	10.00%	10.14%	11.00%	11.15%	12.00%	12.16%
200000	25 Years	6.00%	6.09%	7.00%	7.09%	8.00%	8.10%	9.00%	9.10%	10.00%	10.11%	11.00%	11.11%	12.00%	12.12%
225000	25 Years	6.00%	6.08%	7.00%	7.08%	8.00%	8.09%	9.00%	9.09%	10.00%	10.10%	11.00%	11.10%	12.00%	12.10%
250000	25 Years	6.00%	6.07%	7.00%	7.07%	8.00%	8.08%	9.00%	9.08%	10.00%	10.09%	11.00%	11.09%	12.00%	12.09%
275000	30 Years	6.00%	6.06%	7.00%	7.06%	8.00%	8.06%	9.00%	9.07%	10.00%	10.07%	11.00%	11.08%	12.00%	12.08%
300000	30 Years	6.00%	6.05%	7.00%	7.05%	8.00%	8.06%	9.00%	9.06%	10.00%	10.07%	11.00%	11.07%	12.00%	12.07%

Pepper Homeloans MEGA XPRESS AND XPRESS Home Loan

Amount	Term	APR	CCR	APR	CCR	APR	CCR	APR	CCR
50000	7 Years	7.00%	8.08%	8.00%	9.09%	9.00%	10.10%	10.00%	11.12%
70000	25 Years	7.00%	7.27%	8.00%	8.29%	9.00%	9.30%	10.00%	10.32%
100000	25 Years	7.00%	7.19%	8.00%	8.20%	9.00%	9.21%	10.00%	10.22%
130000	25 Years	7.00%	7.15%	8.00%	8.15%	9.00%	9.16%	10.00%	10.17%
150000	25 Years	7.00%	7.13%	8.00%	8.13%	9.00%	9.14%	10.00%	10.15%
200000	25 Years	7.00%	7.10%	8.00%	8.10%	9.00%	9.11%	10.00%	10.11%
225000	25 Years	7.00%	7.08%	8.00%	8.09%	9.00%	9.09%	10.00%	10.10%
250000	25 Years	7.00%	7.08%	8.00%	8.08%	9.00%	9.08%	10.00%	10.09%
275000	30 Years	7.00%	7.06%	8.00%	8.07%	9.00%	9.07%	10.00%	10.07%
300000	30 Years	7.00%	7.06%	8.00%	8.06%	9.00%	9.06%	10.00%	10.07%

Pepper Homeloans Business Direct Home Loan

Amount	Term	APR	CCR	APR	CCR	APR	CCR
50000	7 Years	8.00%	8.59%	9.00%	9.60%	10.00%	10.60%
70000	25 Years	8.00%	8.16%	9.00%	9.17%	10.00%	10.18%
100000	25 Years	8.00%	8.11%	9.00%	9.12%	10.00%	10.13%
130000	25 Years	8.00%	8.09%	9.00%	9.10%	10.00%	10.10%
150000	25 Years	8.00%	8.08%	9.00%	9.08%	10.00%	10.09%
200000	25 Years	8.00%	8.06%	9.00%	9.07%	10.00%	10.07%
225000	25 Years	8.00%	8.06%	9.00%	9.06%	10.00%	10.06%
250000	25 Years	8.00%	8.05%	9.00%	9.06%	10.00%	10.06%
275000	30 Years	8.00%	8.04%	9.00%	9.05%	10.00%	10.05%
300000	30 Years	8.00%	8.04%	9.00%	9.04%	10.00%	10.05%

Pepper Homeloans Level 3, 146 Arthur Street North Sydney NSW 2060

WARNING: This Comparison Rate Schedule applies only to the example or examples shown. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and costs savings such as fee waivers, are not included in the comparison rate schedule but may influence the cost of the loan.