

## Comparison Rate Schedule

APR = Annual Percentage interest rate

CCR = Comparison interest rate

Issue Date:

12-July-2010

Amount	Term	100% Variable		Advantage Rate		1 Year Fixed Rate		2 Year Fixed Rate		3 Year Fixed Rate		4 Year Fixed Rate	
		APR	CCR	APR	CCR	APR	CCR	APR	CCR	APR	CCR	APR	CCR
\$50,000	7 Years	6.63%	6.63%	6.63%	6.63%	6.93%	6.74%	7.23%	7.17%	7.43%	7.52%	7.98%	7.87%
\$70,000	25 Years	6.63%	6.63%	6.63%	6.63%	6.93%	6.67%	7.23%	6.81%	7.43%	6.95%	7.98%	7.14%
\$100,000	25 Years	6.63%	6.63%	6.63%	6.63%	6.93%	6.67%	7.23%	6.81%	7.43%	6.95%	7.98%	7.14%
\$130,000	25 Years	6.63%	6.63%	6.63%	6.63%	6.93%	6.67%	7.23%	6.81%	7.43%	6.95%	7.98%	7.14%
\$150,000	25 Years	6.63%	6.63%	6.63%	6.63%	6.93%	6.67%	7.23%	6.81%	7.43%	6.95%	7.98%	7.14%
\$200,000	25 Years	6.63%	6.63%	6.63%	6.63%	6.93%	6.67%	7.23%	6.81%	7.43%	6.95%	7.98%	7.14%
\$225,000	25 Years	6.63%	6.63%	6.63%	6.63%	6.93%	6.67%	7.23%	6.81%	7.43%	6.95%	7.98%	7.14%
\$250,000	25 Years	6.63%	6.63%	6.63%	6.63%	6.93%	6.67%	7.23%	6.81%	7.43%	6.95%	7.98%	7.14%
\$275,000	30 Years	6.63%	6.63%	6.63%	6.63%	6.93%	6.66%	7.23%	6.78%	7.43%	6.90%	7.98%	7.05%
\$300,000	30 Years	6.63%	6.63%	6.63%	6.63%	6.93%	6.66%	7.23%	6.78%	7.43%	6.90%	7.98%	7.05%
\$600,000	30 Years	6.59%	6.59%	6.59%	6.59%	6.93%	6.62%	7.23%	6.74%	7.43%	6.87%	7.98%	7.03%

Amount	Term	5 Year Fixed Rate		Lo-Doc		Lo-Doc 36	
		APR	CCR	APR	CCR	APR	CCR
\$50,000	7 Years	7.98%	8.05%	7.60%	7.60%	7.55%	7.55%
\$70,000	25 Years	7.98%	7.29%	7.60%	7.60%	7.55%	7.55%
\$100,000	25 Years	7.98%	7.29%	7.60%	7.60%	7.55%	7.55%
\$130,000	25 Years	7.98%	7.29%	7.60%	7.60%	7.55%	7.55%
\$150,000	25 Years	7.98%	7.29%	7.60%	7.60%	7.55%	7.55%
\$200,000	25 Years	7.98%	7.29%	7.60%	7.60%	7.55%	7.55%
\$225,000	25 Years	7.98%	7.29%	7.60%	7.60%	7.55%	7.55%
\$250,000	25 Years	7.98%	7.29%	7.60%	7.60%	7.55%	7.55%
\$275,000	30 Years	7.98%	7.18%	7.60%	7.60%	7.55%	7.55%
\$300,000	30 Years	7.98%	7.18%	7.60%	7.60%	7.55%	7.55%
\$600,000	30 Years	7.98%	7.16%	7.50%	7.50%	6.65%	7.45%

Lo-doc 36 has been suspended from 19/05/08  
 However will still appear on schedule for maintenance only  
 100% loan has been suspended from 29/08/2008.  
 However will still appear on schedule for maintenance only

\*\*1 year Fixed CCR based on a fixed rate for 12 months and then Advantage rate thereafter. Annual fee of \$0 applicable after fixed rate.

All Loans based on an application fee of \$0 and settlement fee of \$0 with monthly repayments.

Advantage Rate, 100% Variable, and Lo-Doc Loan includes an annual fee of \$0.

**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 costs savings such as fee waivers, are not included in the Comparison Rate but may influence the cost of the loan.