



Let's talk banking

Comparison Rate Schedule

Secured Home Loans

Date of Issue 6 September 2010

	Variable Rate Loans				Fixed Rate Loans					Single Payment Bridging Loan †	
	SVR	+ 20 BPS	- 40 BPS	- 70 BPS	1 Year Fixed	2 Year Fixed	3 Year Fixed	4 Year Fixed	5 Year Fixed	New Applications	Renewals
Annual Percentage Rate [p.a.]	7.40%	7.60%	7.00%	6.70%	6.99%	7.44%	7.59%	7.94%	8.04%	10.90%	11.40%
					then the standard variable	then the standard variable	then the standard variable	then the standard variable	then the standard variable	12 month term only	12 month term only
					7.40%	7.40%	7.40%	7.40%	7.40%		
Comparison Rates [per annum]											
\$10 000 for a term of 3 years	11.64%	11.85%	11.23%		11.40%	11.68%	11.84%	12.19% †	12.30% †		
\$15 000 for a term of 4 years	9.53%	9.73%	9.12%		9.34%	9.56%	9.71%	10.08%	10.18% †		
\$20 000 for a term of 4 years	8.99%	9.19%	8.58%		8.80%	9.02%	9.17%	9.53%	9.63% †		
\$25 000 for a term of 5 years	8.43%	8.63%	8.02%		8.27%	8.45%	8.59%	8.95%	9.07%		
\$30 000 for a term of 5 years	8.25%	8.46%	7.85%		8.10%	8.28%	8.42%	8.78%	8.90%		
\$50 000 for a term of 7 years	7.78%	7.98%	7.37%	7.07%	7.66%	7.80%	7.91%	8.23%	8.37%	11.49%	12.23%
\$70 000 for a term of 25 years	7.50%	7.70%	7.10%	6.79%	7.45%	7.51%	7.55%	7.71%	7.79%	11.08%	11.65%
\$100 000 for a term of 25 years	7.47%	7.67%	7.07%	6.77%	7.42%	7.48%	7.53%	7.68%	7.76%	11.02%	11.57%
\$130 000 for a term of 25 years	7.45%	7.65%	7.05%	6.75%	7.41%	7.46%	7.51%	7.66%	7.75%	10.99%	11.53%
\$150 000 for a term of 25 years	7.45%	7.65%	7.04%	6.74%	7.40%	7.45%	7.50%	7.65%	7.74%	10.98%	11.52%
\$200 000 for a term of 25 years	7.43%	7.63%	7.03%	6.73%	7.39%	7.44%	7.49%	7.64%	7.73%	10.96%	11.49%
\$225 000 for a term of 25 years	7.43%	7.63%	7.03%	6.73%	7.39%	7.44%	7.49%	7.64%	7.73%	10.95%	11.48%
\$250 000 for a term of 25 years	7.43%	7.63%	7.03%	6.73%	7.38%	7.44%	7.48%	7.63%	7.72%	10.95%	11.47%
\$275 000 for a term of 30 years	7.42%	7.62%	7.02%	6.72%	7.38%	7.43%	7.47%	7.61%	7.69%	10.94%	11.46%
\$300 000 for a term of 30 years	7.42%	7.62%	7.02%	6.72%	7.38%	7.43%	7.47%	7.61%	7.69%	10.94%	11.45%

† Credit is available for this amount but only for a term of 12 months. It is a requirement of law that, for comparison purposes, the term specified in the schedule for this amount be used to calculate the comparison rate.

++ Rates quoted are indicative only and may vary depending on purpose of loan and security offered

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.



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Comparison Rate Schedule

Low Doc Loans - Owner Occupied

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6 September 2010

	Standard Variable Home Loan	Fixed Rate Loans				
		1 Year Fixed	2 Year Fixed	3 Year Fixed	4 Year Fixed	5 Year Fixed
Annual Percentage Rate [p.a.]	7.40%	7.24%	7.69%	7.84%	8.19%	8.29%
		then the standard variable	then the standard variable	then the standard variable	then the standard variable	then the standard variable
		7.40%	7.40%	7.40%	7.40%	7.40%
Comparison Rates [per annum]						
\$10 000 for a term of 3 years	13.10%	13.01%	13.37%	13.56%	13.92% †	14.02% †
\$15 000 for a term of 4 years	10.25%	10.18%	10.48%	10.67%	11.06%	11.16% †
\$20 000 for a term of 4 years	9.52%	9.44%	9.74%	9.94%	10.32%	10.42% †
\$25 000 for a term of 5 years	8.77%	8.71%	8.96%	9.15%	9.54%	9.67%
\$30 000 for a term of 5 years	8.54%	8.48%	8.73%	8.92%	9.31%	9.44%
\$50 000 for a term of 7 years	7.90%	7.85%	8.05%	8.21%	8.56%	8.73%
\$70 000 for a term of 25 years	7.53%	7.51%	7.59%	7.66%	7.84%	7.95%
\$100 000 for a term of 25 years	7.49%	7.47%	7.55%	7.62%	7.80%	7.90%
\$130 000 for a term of 25 years	7.47%	7.45%	7.53%	7.60%	7.78%	7.88%
\$150 000 for a term of 25 years	7.46%	7.44%	7.52%	7.59%	7.77%	7.87%
\$200 000 for a term of 25 years	7.45%	7.43%	7.51%	7.58%	7.75%	7.86%
\$225 000 for a term of 25 years	7.44%	7.42%	7.50%	7.57%	7.74%	7.85%
\$250 000 for a term of 25 years	7.44%	7.42%	7.50%	7.57%	7.74%	7.85%
\$275 000 for a term of 30 years	7.43%	7.41%	7.48%	7.55%	7.71%	7.81%
\$300 000 for a term of 30 years	7.43%	7.41%	7.48%	7.55%	7.70%	7.80%

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Comparison Rate Schedule

Personal and Car Loans

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Personal and Car Loans	
	Secured
Annual Percentage Rate [p.a.]	9.95% ++
Comparison Rates [per annum]	
\$2 500 for a term of 2 years	18.43%
\$5 000 for a term of 2 years	14.07%
\$10 000 for a term of 3 years	11.34%
\$15 000 for a term of 4 years	10.66%
\$20 000 for a term of 4 years	10.48%
\$25 000 for a term of 5 years	10.30%
\$ 30 000 for a term of 5 years	10.24%
\$50 000 for a term of 7 years	10.08%
\$70 000 for a term of 25 years	9.99% †

† Credit is available for this amount but only for a term of 12 months. It is a requirement of law that, for comparison purposes, the term specified in the schedule for this amount be used to calculate the comparison rate.

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