

# Comparison Rate Schedule

These rates are effective as at 21 December 2011 and are subject to change.

## Secured Home Loans

	Variable Rate Loans			Fixed Rate Loans <sup>^</sup>					Single Payment Bridging Loan <sup>*</sup>	
	SVR	- 0.40%	- 0.70%	1 Year Fixed	2 Year Fixed	3 Year Fixed	4 Year Fixed	5 Year Fixed	New Applications	Renewals
<b>Annual Percentage Rate</b>	7.15%	6.75%	6.45%	6.19%	6.19%	6.19%	6.69%	6.69%	10.650%	11.150%
<b>Comparison Rates</b>									12 month term only	12 month term only
\$10 000 for a term of 3 years	11.38%	10.97%		10.93%	10.51%	10.40%	10.91%*	10.91%*		
\$15 000 for a term of 4 years	9.28%	8.87%		8.97%	8.53%	8.36%	8.81%	8.81%*		
\$20 000 for a term of 4 years	8.73%	8.33%		8.43%	8.00%	7.82%	8.27%	8.27%*		
\$25 000 for a term of 5 years	8.18%	7.77%		7.97%	7.54%	7.35%	7.73%	7.71%		
\$30 000 for a term of 5 years	8.00%	7.60%		7.80%	7.37%	7.18%	7.56%	7.54%		
\$50 000 for a term of 7 years	7.52%	7.12%	6.82%	7.43%	7.03%	6.85%	7.14%	7.10%	11.24%	11.98%
\$70 000 for a term of 25 years	7.25%	6.84%	6.54%	7.37%	7.05%	6.96%	7.07%	7.04%	10.82%	11.40%
\$100 000 for a term of 25 years	7.22%	6.82%	6.51%	7.34%	7.02%	6.94%	7.04%	7.01%	10.77%	11.32%
\$130 000 for a term of 25 years	7.20%	6.80%	6.50%	7.32%	7.01%	6.92%	7.03%	7.00%	10.74%	11.28%
\$150 000 for a term of 25 years	7.19%	6.79%	6.49%	7.31%	7.00%	6.91%	7.02%	6.99%	10.73%	11.26%
\$200 000 for a term of 25 years	7.18%	6.78%	6.48%	7.30%	6.99%	6.90%	7.01%	6.98%	10.71%	11.24%
\$225 000 for a term of 25 years	7.18%	6.78%	6.48%	7.30%	6.98%	6.90%	7.01%	6.97%	10.70%	11.23%
\$250 000 for a term of 25 years	7.18%	6.78%	6.48%	7.30%	6.98%	6.90%	7.00%	6.97%	10.70%	11.22%
\$275 000 for a term of 30 years	7.17%	6.77%	6.47%	7.31%	7.00%	6.92%	7.02%	6.98%	10.69%	11.21%
\$300 000 for a term of 30 years	7.17%	6.77%	6.47%	7.30%	6.99%	6.92%	7.01%	6.98%	10.69%	11.20%

## Low Doc Loans - Owner Occupied

	Variable Rate Loans	Fixed Rate Loans <sup>^</sup>				
	SVR	1 Year Fixed	2 Year Fixed	3 Year Fixed	4 Year Fixed	5 Year Fixed
<b>Annual Percentage Rate</b>	7.15%	6.44%	6.44%	6.44%	6.94%	6.94%
<b>Comparison Rates</b>						
\$10 000 for a term of 3 years	12.84%	12.53%	12.19%	12.11%	12.63%*	12.63%*
\$15 000 for a term of 4 years	9.99%	9.80%	9.44%	9.31%	9.78%	9.78%*
\$20 000 for a term of 4 years	9.26%	9.07%	8.71%	8.58%	9.05%	9.05%*
\$25 000 for a term of 5 years	8.52%	8.40%	8.04%	7.91%	8.31%	8.30%*
\$30 000 for a term of 5 years	8.28%	8.17%	7.81%	7.68%	8.08%	8.07%
\$50 000 for a term of 7 years	7.65%	7.62%	7.28%	7.15%	7.47%	7.45%
\$70 000 for a term of 25 years	7.28%	7.42%	7.13%	7.07%	7.20%	7.18%
\$100 000 for a term of 25 years	7.24%	7.39%	7.09%	7.03%	7.16%	7.14%
\$130 000 for a term of 25 years	7.22%	7.37%	7.07%	7.01%	7.14%	7.12%
\$150 000 for a term of 25 years	7.21%	7.36%	7.06%	7.00%	7.13%	7.11%
\$200 000 for a term of 25 years	7.19%	7.34%	7.05%	6.99%	7.12%	7.10%
\$225 000 for a term of 25 years	7.19%	7.34%	7.04%	6.98%	7.11%	7.09%
\$250 000 for a term of 25 years	7.19%	7.33%	7.04%	6.98%	7.11%	7.09%
\$275 000 for a term of 30 years	7.18%	7.34%	7.05%	6.99%	7.11%	7.09%
\$300 000 for a term of 30 years	7.18%	7.33%	7.05%	6.99%	7.11%	7.09%

## Personal Loans

Personal and Car Loans	
<b>Annual Percentage Rate</b>	9.70%**
<b>Comparison Rates</b>	
\$2 500 for a term of 2 years	18.17%
\$5 000 for a term of 2 years	13.81%
\$10 000 for a term of 3 years	11.09%
\$15 000 for a term of 4 years	10.41%
\$20 000 for a term of 4 years	10.23%
\$25 000 for a term of 5 years	10.05%
\$30 000 for a term of 5 years	9.99%
\$50 000 for a term of 7 years	9.83%
\$70 000 for a term of 25 years	9.74%*

\* Credit is available for these amounts but not for this term.

\*\* Rates quoted are indicative only and may vary depending on loan purpose and security offered

<sup>^</sup> Fixed rate loan comparison rates are calculated on the basis that the loan converts to the current standard variable loan rate at the end of the fixed rate period

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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