

Comparison Rate Schedule - Date of Issue: 01 January 2010
HOME LOANS

All rates shown are applicable for secured loans only					
		Standard Variable Home Loan	Investment Home Loan	Interest Only Home Loan	Minimiser Home Loan
Annual Percentage Rate per annum		6.59%	6.59%	12 months fixed at 6.59% then variable rate 6.59%	6.09%
Amount	Term	Comparison Rate per annum			
\$50,000	7 years	7.00%	7.00%	6.96%	6.50%
\$70,000	25 years	6.69%	6.69%	6.69%	6.19%
\$100,000	25 years	6.66%	6.66%	6.66%	6.16%
\$130,000	25 years	6.65%	6.65%	6.65%	6.14%
\$150,000	25 years	6.64%	6.64%	6.64%	6.14%
\$200,000	25 years	6.63%	6.63%	6.63%	6.13%
\$225,000	25 years	6.62%	6.62%	6.62%	6.12%
\$250,000	25 years	6.62%	6.62%	6.62%	6.12%
\$275,000	30 years	6.61%	6.61%	6.61%	6.11%
\$300,000	30 years	6.61%	6.61%	6.61%	6.11%

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 saving such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.