

Comparison Rate Schedule

Date of Issue 10 May 10

Premium Personal Loan
10.75%

Amount	Term	Comparison Rate
\$10,000 Unsecured	3 years	11.78%
\$10,000 Secured	3 years	11.78%
\$15,000	4 years	11.28%
\$20,000	4 Years	11.15%
\$25,000	5 Years	11.01%
\$30,000 Unsecured	5 years	10.97%
\$30,000 Secured	5 years	10.97%

Personal Loan
12.95%

Amount	Term	Comparison Rate
\$5,000	2 years	15.96%
\$10,000 Unsecured	3 years	13.99%
\$10,000 Secured	3 years	13.99%
\$15,000	4 years	13.49%
\$20,000	4 years	13.35%
\$25,000	5 years	13.22%
\$30,000 Unsecured	5 years	13.17%
\$30,000 Secured	5 years	13.17%

Set-off Loan
6.70% Secured

Amount	Term	Comparison Rate
\$5,000	2 years	9.63%
\$10,000 Secured	3 years	7.71%
\$15,000	4 years	7.21%
\$20,000	4 years	7.09%
\$25,000	5 years	6.95%
\$30,000 Secured	5 years	6.91%

Car Loan – (Classic Car Loan)
9.50% Secured

Amount	Term	Comparison Rate
\$5,000	2 years	12.47%
\$10,000 Secured	3 years	10.52%
\$15,000	4 years	10.03%
\$20,000	4 years	9.89%
\$25,000	5 years	9.76%
\$30,000 Secured	5 years	9.71%

Car Loan – (Drive a Car Loan)
10.25% Secured

Amount	Term	Comparison Rate
\$5,000	2 years	13.23%
\$10,000 Secured	3 years	11.28%
\$15,000	4 years	10.78%
\$20,000	4 years	10.65%
\$25,000	5 years	10.51%
\$30,000 Secured	5 years	10.47%

**Mortgage Smart Home Loan
6.85% Secured**

Amount	Term	Comparison Rate
\$50,000	7 years	7.34%
\$70,000	25 years	6.98%
\$100,000	25 years	6.94%
\$130,000	25 years	6.92%
\$150,000	25 years	6.91%
\$200,000	25 years	6.89%
\$225,000	25 years	6.89%
\$250,000	25 years	6.89%
\$275,000	30 years	6.88%
\$300,000	30 years	6.88%

**Investment Property Loan
6.95% Secured**

Amount	Term	Comparison Rate
\$50,000	7 years	7.44%
\$70,000	25 years	7.08%
\$100,000	25 years	7.04%
\$130,000	25 years	7.02%
\$150,000	25 years	7.01%
\$200,000	25 years	6.99%
\$225,000	25 years	6.99%
\$250,000	25 years	6.99%
\$275,000	30 years	6.98%
\$300,000	30 years	6.98%

**Mortgage Equity Loan
8.95% Secured**

Amount	Term	Comparison Rate
\$10,000 Secured	3 years	14.29%
\$15,000	4 years	11.70%
\$20,000	4 years	11.02%
\$25,000	5 years	10.31%
\$30,000 Secured	5 years	10.08%
\$50,000	7 years	9.45%
\$70,000	25 years	9.09%
\$100,000	25 years	9.05%
\$130,000	25 years	9.03%
\$150,000	25 years	9.02%

Warning

This comparison rate applies only to the examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees and costs such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.