

Residential Mortgage Loans

Comparison Rate Schedule ☼		L32	L33	L33	L35	L38	L38	L42	L46	L54	L62	L62	L63	L78	L78	L82	L82	L83
		Home Equity	Variable Rate Introductory	Variable Rate Standard	Other Mortgage Loan	Variable Rate Investment Introductory	Variable Rate Investment	Second Mortgage	Vacant Land	Seniors Lifestyle Variable	Introductory Rate	Standard 1 Year Fixed	Standard 2 Year Fixed	Interest Only Introductory 1 Year Fixed	Interest Only 1 Year Fixed	Interest Only Variable Introductory	Interest Only Variable Rate	Interest Only 2 Year Fixed
Annual Percentage Rate		7.92%	7.66%	7.92%	9.75%	7.66%	7.92%	9.10%	7.92%	8.92%	6.99%	7.09%	7.19%	6.99%	7.09%	7.66%	7.92%	7.19%
Amount	Term																	
\$ 20,000	4 Years	9.72	7.80	9.72	11.57	7.80	9.72	10.91	9.72	10.90	9.29	9.34	9.15	8.66	8.69	7.85	8.93	8.52
\$ 25,000	5 Years	9.09	7.82	9.09	10.94	7.82	9.09	10.29	9.09	9.80	8.74	8.78	8.61	8.37	8.39	7.86	8.59	8.26
\$ 30,000	5 Years	8.90	7.82	8.90	10.75	7.82	8.90	10.09	8.90	9.66	8.55	8.58	8.41	8.26	8.28	7.86	8.48	8.15
\$ 50,000	7 Years	8.36	7.85	8.36	10.20	7.85	8.36	9.54	8.36	9.26	8.09	8.12	7.98	8.01	8.03	7.87	8.18	7.93
\$ 70,000	25 Years	8.04	7.89	8.04	9.88	7.89	8.04	-	8.04	9.05	7.93	7.94	7.88	-	-	-	-	-
\$100,000	25 Years	8.00	7.89	8.00	9.84	7.89	8.00	-	8.00	9.01	7.90	7.91	7.85	-	-	-	-	-
\$130,000	25 Years	7.98	7.89	7.98	9.82	7.89	7.98	-	7.98	-	7.88	7.89	7.83	-	-	-	-	-
\$150,000	25 Years	7.97	7.89	7.97	9.81	7.89	7.97	-	7.97	-	7.87	7.88	7.82	-	-	-	-	-
\$200,000	25 Years	7.96	7.89	7.96	9.79	7.89	7.96	-	7.96	-	7.86	7.87	7.81	-	-	-	-	-
\$225,000	25 Years	7.96	7.89	7.96	9.79	7.89	7.96	-	7.96	-	7.85	7.86	7.80	-	-	-	-	-
\$250,000	25 Years	7.95	7.89	7.95	9.79	7.89	7.95	-	7.95	-	7.85	7.86	7.80	-	-	-	-	-
\$275,000	30 Years	7.95	7.89	7.95	9.78	7.89	7.95	-	7.95	-	7.85	7.86	7.81	-	-	-	-	-
\$300,000	30 Years	7.94	7.89	7.94	9.78	7.89	7.94	-	7.94	-	7.85	7.86	7.81	-	-	-	-	-

WARNING: These Comparison Rates apply only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees and fee waivers are not included in the comparison rate but may influence the cost of the loan.

☼ All loans covered in this schedule are secured loans.

L42 Please be aware that our maximum loan term is **ten years**.
 L46, L78, L82, L83 Please be aware that our maximum loan term is **twenty years**.
 L62 and L78 Interest rate fixed for 12 months then reverting to the standard variable rate, currently 7.92 % **p.a.**
 L63 and L83 Interest rate fixed for 24 months then reverting to the standard variable rate, currently 7.92 % **p.a.**
 L54 Reverse Mortgage Loan with no set repayment or term and a maximum loan amount of \$100,000

COMPARISON RATE SCHEDULE

Date of Issue: 24 November 2008

Rural Housing Loans

5 Star Plus Loans

Comparison Rate Schedule ☼		L88	L88	L89	L89	L90	L55	L56	L57	L92	L93	L94	L95	L95	L96	L96	L97	L97
		Variable Rate Introductory	Variable	1 Year Fixed Introductory	1 Year Fixed	2 Year Fixed	2 Years Fixed	2 Years Fixed Interest Only	2 Years Fixed Rural	Variable	Variable Interest Only	Variable Rural	1 Year Fixed Introductory	1 Year Fixed	1 Year Fixed Interest Only Introductory	1 Year Fixed Interest Only	1 Year Fixed Rural Introductory	1 Year Fixed Rural
Annual Percentage Rate		7.66%	7.92%	6.99%	7.09%	7.19%	7.09%	7.09%	7.09%	7.42%	7.42%	7.42%	6.99%	6.99%	6.99%	6.99%	6.99%	6.99%
Amount	Term																	
\$ 20,000	4 Years	7.80	10.23	9.80	9.84	9.66	11.47	11.47	11.96	11.71	11.71	12.21	11.52	11.52	11.52	11.52	12.01	12.01
\$ 25,000	5 Years	7.82	9.43	9.07	9.11	8.94	10.35	10.35	10.67	10.56	10.56	10.89	10.40	10.40	10.40	10.40	10.72	10.72
\$ 30,000	5 Years	7.82	9.18	8.82	8.86	8.69	9.83	9.83	10.10	10.05	10.05	10.32	9.89	9.89	9.89	9.89	10.16	10.16
\$ 50,000	7 Years	7.85	8.48	8.21	8.24	8.10	8.65	8.65	8.77	8.82	8.82	8.94	8.69	8.69	8.69	8.69	8.81	8.81
\$ 70,000	25 Years	7.89	8.07	7.96	7.98	7.91	7.99	-	8.02	8.06	-	8.09	8.01	-	-	-	8.04	8.04
\$100,000	25 Years	7.89	8.02	7.92	7.93	7.87	7.80	-	7.82	7.87	-	7.89	7.82	-	-	-	7.84	7.84
\$130,000	25 Years	7.89	8.00	7.90	7.91	7.85	7.70	-	7.71	7.77	-	7.78	7.72	-	-	-	7.74	7.74
\$150,000	25 Years	7.89	7.99	7.89	7.90	7.84	7.65	-	7.67	7.72	-	7.73	7.67	-	-	-	7.69	7.69
\$200,000	25 Years	7.89	7.97	7.87	7.88	7.82	7.58	-	7.59	7.64	-	7.66	7.60	-	-	-	7.61	7.61
\$225,000	25 Years	7.89	7.97	7.86	7.87	7.81	7.55	-	7.56	7.62	-	7.63	7.57	-	-	-	7.58	7.58
\$250,000	25 Years	7.89	7.96	7.86	7.87	7.81	7.53	-	7.54	7.60	-	7.61	7.55	-	-	-	7.56	7.56
\$275,000	30 Years	-	-	-	-	-	7.51	-	-	7.57	-	-	7.53	-	-	-	-	-
\$300,000	30 Years	-	-	-	-	-	7.50	-	-	7.56	-	-	7.52	-	-	-	-	-

WARNING: These Comparison Rates apply only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees and fee waivers are not included in the comparison rate but may influence the cost of the loan.

☼ All loans covered in this schedule are secured loans.

L57, L88, L89, L90, L94 and L97

Please be aware that our maximum loan term is **twenty five years**

L56, L93 and L96

Please be aware that our maximum loan term is **twenty years**

L55, L56, L57, L95, L96 and L97

Interest rate fixed for 12 or 24 months then reverting to the standard Five Star Plus variable rate, currently **7.42 p.a.**

L89

Interest rate fixed for 12 months then reverting to the standard variable rate, currently **7.92 % p.a.**

L90

Interest rate fixed for 24 months then reverting to the standard variable rate, currently **7.92% p.a.**

COMPARISON RATE SCHEDULE

Date of Issue: 24 November 2008

Personal Loans

Comparison Rate Schedule		L31 Tier 1	L31 Tier 2	L31 Tier 3	L37	L37	L37	L37
		Secured Car	Secured Car	Secured Car	Secured	Secured	Unsecured	Unsecured
Annual Percentage Rate		10.25%	12.50%	13.25%	14.95%	16.25%	14.95%	16.25%
Amount	Term							
\$ 1,500	1 Year	25.06	27.39	28.16	29.93	31.28	27.48	28.82
\$ 2,500	2 Years	14.99	17.29	18.05	19.78	21.11	18.98	20.30
\$ 5,000	2 Years	12.63	14.91	15.67	17.38	18.69	16.98	18.29
\$ 10,000	3 Years	11.07	13.33	14.09	15.80	17.10	15.66	16.96
\$ 15,000	4 Years	10.67	12.93	13.68	15.39	16.69	15.31	16.62
\$ 20,000	4 Years	10.57	12.82	13.57	15.28	16.58	15.22	16.53
\$ 25,000	5 Years	10.46	12.71	13.46	15.17	16.47	15.13	16.43
\$ 30,000	5 Years	10.42	12.68	13.43	15.13	16.43	15.10	16.40
\$ 50,000	7 years	10.33	12.58	13.33	15.03	16.33	-	-

Comparison Rate Schedule		L35
		Savings Secured
Annual Percentage Rate		9.75%
Amount	Term	
\$ 1,500	1 Year	22.12
\$ 2,500	2 Years	13.70
\$ 5,000	2 Years	11.74
\$ 10,000	3 Years	10.43
\$ 15,000	4 Years	10.10
\$ 20,000	4 Years	10.01
\$ 25,000	5 Years	9.92
\$ 30,000	5 Years	9.89
\$ 50,000	7 Years	9.81
\$ 70,000	20 Years	9.77
\$100,000	20 Years	9.76

WARNING: These Comparison Rates apply only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees and fee waivers are not included in the comparison rate but may influence the cost of the loan.