

Residential Mortgage Loans

| Comparison Rate Schedule ☼ | | L32 | L33 | L33 | L38 | L38 | L42 | L54 | L62 | L63 | L64 | L78 | L82 | L82 | L83 | L84 |
|-------------------------------|----------|-------------|----------------------------|------------------------|---------------------------------------|--------------------------|-----------------|----------------------------|-----------------------|-----------------------|-----------------------|----------------------------|-------------------------------------|-----------------------------|----------------------------|----------------------------|
| | | Home Equity | Variable Rate Introductory | Variable Rate Standard | Variable Rate Investment Introductory | Variable Rate Investment | Second Mortgage | Seniors Lifestyle Variable | Standard 1 Year Fixed | Standard 2 Year Fixed | Standard 3 Year Fixed | Interest Only 1 Year Fixed | Interest Only Variable Introductory | Interest Only Variable Rate | Interest Only 2 Year Fixed | Interest Only 3 Year Fixed |
| Annual Percentage Rate | | 7.23% | 6.97% | 7.23% | 6.97% | 7.23% | 9.45% | 8.23% | 6.29% | 6.39% | 6.59% | 6.29% | 6.97% | 7.23% | 6.39% | 6.59% |
| Amount | Term | | | | | | | | | | | | | | | |
| \$ 20,000 | 4 Years | 9.02 | 7.22 | 9.02 | 7.22 | 9.02 | 11.78 | 9.53 | 8.98 | 8.95 | 8.94 | 8.20 | 7.22 | 8.22 | 8.18 | 8.18 |
| \$ 25,000 | 5 Years | 8.40 | 7.22 | 8.40 | 7.22 | 8.40 | 10.98 | 9.10 | 8.36 | 8.34 | 8.33 | 7.87 | 7.22 | 7.89 | 7.86 | 7.85 |
| \$ 30,000 | 5 Years | 8.20 | 7.22 | 8.20 | 7.22 | 8.20 | 10.73 | 8.95 | 8.17 | 8.14 | 8.14 | 7.76 | 7.22 | 7.78 | 7.75 | 7.74 |
| \$ 50,000 | 7 Years | 7.66 | 7.22 | 7.66 | 7.22 | 7.66 | 10.02 | 8.57 | 7.64 | 7.62 | 7.61 | 7.47 | 7.23 | 7.48 | 7.46 | 7.45 |
| \$ 70,000 | 25 Years | 7.34 | 7.23 | 7.34 | 7.23 | 7.34 | - | 8.35 | 7.33 | 7.33 | 7.32 | - | - | - | - | - |
| \$100,000 | 25 Years | 7.31 | 7.23 | 7.31 | 7.23 | 7.31 | - | 8.31 | 7.30 | 7.29 | 7.29 | - | - | - | - | - |
| \$130,000 | 25 Years | 7.29 | 7.23 | 7.29 | 7.23 | 7.29 | - | - | 7.28 | 7.27 | 7.27 | - | - | - | - | - |
| \$150,000 | 25 Years | 7.28 | 7.23 | 7.28 | 7.23 | 7.28 | - | - | 7.27 | 7.27 | 7.26 | - | - | - | - | - |
| \$200,000 | 25 Years | 7.27 | 7.23 | 7.27 | 7.23 | 7.27 | - | - | 7.26 | 7.25 | 7.25 | - | - | - | - | - |
| \$225,000 | 25 Years | 7.26 | 7.23 | 7.26 | 7.23 | 7.26 | - | - | 7.26 | 7.25 | 7.25 | - | - | - | - | - |
| \$250,000 | 25 Years | 7.26 | 7.23 | 7.26 | 7.23 | 7.26 | - | - | 7.25 | 7.25 | 7.24 | - | - | - | - | - |
| \$275,000 | 30 Years | 7.26 | 7.23 | 7.26 | 7.23 | 7.26 | - | - | 7.25 | 7.24 | 7.24 | - | - | - | - | - |
| \$300,000 | 30 Years | 7.25 | 7.23 | 7.25 | 7.23 | 7.25 | - | - | 7.25 | 7.24 | 7.24 | - | - | - | - | - |

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**.
 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 7.23 % p.a.
 L63 and L83 Interest rate fixed for 24 months then reverting to the standard variable rate, currently 7.23 % p.a.
 L64 and L84 Interest rate fixed for 36 months then reverting to the standard variable rate, currently 7.23 % p.a.
 L54 Reverse Mortgage Loan with no set repayment or term and a maximum loan amount of \$100,000

5 Star Plus Loans

| Comparison Rate Schedule ☼ | | L92 | L93 | L94 | L95 | L96 | L97 | L55 | L56 | L57 | L58 | L59 |
|-------------------------------|----------|----------|------------------------|----------------|--------------|----------------------------|--------------------|---------------|-----------------------------|---------------------|---------------|-----------------------------|
| | | Variable | Variable Interest Only | Variable Rural | 1 Year Fixed | 1 Year Fixed Interest Only | 1 Year Fixed Rural | 2 Years Fixed | 2 Years Fixed Interest Only | 2 Years Fixed Rural | 3 Years Fixed | 3 years Fixed Interest Only |
| Annual Percentage Rate | | 6.73% | 6.73% | 6.73% | 6.19% | 6.19% | 6.19% | 6.29% | 6.29% | 6.29% | 6.49% | 6.49% |
| Amount | Term | | | | | | | | | | | |
| \$ 20,000 | 4 Years | 11.04 | 11.04 | 11.53 | 11.06 | 11.06 | 11.55 | 11.09 | 11.09 | 11.58 | 11.14 | 11.14 |
| \$ 25,000 | 5 Years | 9.89 | 9.89 | 10.21 | 9.90 | 9.90 | 10.22 | 9.92 | 9.92 | 10.23 | 9.95 | 9.95 |
| \$ 30,000 | 5 Years | 9.37 | 9.37 | 9.64 | 9.38 | 9.38 | 9.65 | 9.39 | 9.39 | 9.66 | 9.42 | 9.42 |
| \$ 50,000 | 7 Years | 8.14 | 8.14 | 8.26 | 8.13 | 8.13 | 8.25 | 8.13 | 8.13 | 8.25 | 8.15 | 8.15 |
| \$ 70,000 | 25 Years | 7.38 | - | 7.41 | 7.38 | - | 7.41 | 7.37 | - | 7.40 | 7.37 | - |
| \$100,000 | 25 Years | 7.19 | - | 7.21 | 7.18 | - | 7.20 | 7.18 | - | 7.20 | 7.18 | - |
| \$130,000 | 25 Years | 7.08 | - | 7.10 | 7.08 | - | 7.09 | 7.07 | - | 7.09 | 7.08 | - |
| \$150,000 | 25 Years | 7.04 | - | 7.05 | 7.03 | - | 7.04 | 7.03 | - | 7.04 | 7.03 | - |
| \$200,000 | 25 Years | 6.96 | - | 6.97 | 6.95 | - | 6.97 | 6.95 | - | 6.96 | 6.95 | - |
| \$225,000 | 25 Years | 6.93 | - | 6.94 | 6.93 | - | 6.94 | 6.93 | - | 6.94 | 6.93 | - |
| \$250,000 | 25 Years | 6.91 | - | 6.92 | 6.91 | - | 6.92 | 6.91 | - | 6.91 | 6.91 | - |
| \$275,000 | 30 Years | 6.89 | - | - | 6.88 | - | - | 6.88 | - | - | 6.88 | - |
| \$300,000 | 30 Years | 6.87 | - | - | 6.87 | - | - | 6.88 | - | - | 6.87 | - |

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☼ All loans covered in this schedule are secured loans.

L57, 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 6.73 % p.a.

L58 and L59

Interest rate fixed for 36 months then reverting to the standard Five Star Plus variable rate, currently 6.73 % p.a.

Personal Loans

Rural Housing Loans

| Comparison Rate Schedule | | L31 Tier 1 | L31 Tier 2 | L31 Tier 3 | L37 Tier 1 | L37 Tier 2 | L35 | Comparison Rate Schedule | | L88 | L88 | L89 | L90 |
|-------------------------------|----------|-------------|-------------|-------------|------------|------------|-----------------|-------------------------------|----------|----------------------------|----------|--------------|--------------|
| | | Secured Car | Secured Car | Secured Car | Secured | Unsecured | Savings Secured | | | Variable Rate Introductory | Variable | 1 Year Fixed | 2 Year Fixed |
| Annual Percentage Rate | | 8.54% | 10.75% | 14.05% | 15.80% | 17.05% | 10.59% | Annual Percentage Rate | | 6.97% | 7.23% | 6.29% | 6.39% |
| Amount | Term | | | | | | | Amount | Term | | | | |
| \$ 1,500 | 1 Year | 23.30 | 25.58 | 28.99 | 30.81 | 29.65 | 23.24 | \$ 20,000 | 4 Years | 7.22 | 9.52 | 9.48 | 9.45 |
| \$ 2,500 | 2 Years | 13.24 | 15.50 | 18.87 | 20.65 | 21.12 | 14.81 | \$ 25,000 | 5 Years | 7.22 | 8.73 | 8.69 | 8.67 |
| \$ 5,000 | 2 Years | 10.91 | 13.14 | 16.47 | 18.24 | 19.10 | 12.83 | \$ 30,000 | 5 Years | 7.22 | 8.48 | 8.45 | 8.42 |
| \$ 10,000 | 3 Years | 9.35 | 11.58 | 14.89 | 16.65 | 17.76 | 11.53 | \$ 50,000 | 7 Years | 7.22 | 7.78 | 7.76 | 7.74 |
| \$ 15,000 | 4 Years | 8.96 | 11.17 | 14.49 | 16.24 | 17.42 | 11.19 | \$ 70,000 | 25 Years | 7.23 | 7.37 | 7.36 | 7.36 |
| \$ 20,000 | 4 Years | 8.85 | 11.07 | 14.38 | 16.13 | 17.33 | 11.10 | \$100,000 | 25 Years | 7.23 | 7.33 | 7.32 | 7.31 |
| \$ 25,000 | 5 Years | 8.74 | 10.96 | 14.27 | 16.02 | 17.23 | 11.01 | \$130,000 | 25 Years | 7.23 | 7.31 | 7.30 | 7.29 |
| \$ 30,000 | 5 Years | 8.71 | 10.92 | 14.23 | 15.98 | 17.23 | 10.99 | \$150,000 | 25 Years | 7.23 | 7.30 | 7.29 | 7.28 |
| \$ 50,000 | 7 Years | 8.62 | 10.83 | 14.13 | 15.88 | - | 10.91 | \$200,000 | 25 Years | 7.23 | 7.28 | 7.27 | 7.26 |
| \$ 70,000 | 20 Years | - | - | - | - | - | 10.86 | \$225,000 | 25 Years | 7.23 | 7.27 | 7.27 | 7.26 |
| \$100,000 | 20 Years | - | - | - | - | - | 10.86 | \$250,000 | 25 Years | 7.23 | 7.27 | 7.26 | 7.25 |

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L88, L89 and L90

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

L89

Interest rate fixed for 12 months then reverting to the standard variable rate, currently 7.23 % p.a.

L90

Interest rate fixed for 24 months then reverting to the standard variable rate, currently 7.23 % p.a.