

## COMPARISON RATE SCHEDULE

EFFECTIVE 7<sup>th</sup> NOVEMBER 2011

### First Mortgage – Housing/Non Housing

LOAN TYPE	AMOUNT	SECURED / UNSEC'D	TERM	ANNUAL % RATE	COMP. RATE (pa)
L35	\$30,000	secured	5 years	7.20%	8.52%
L45	\$50,000	secured	7 years	7.20%	7.77%
	\$70,000	secured	25 years	7.20%	7.33%
	\$100,000	secured	25 years	7.20%	7.29%
	\$130,000	secured	25 years	7.20 %	7.26%
	\$150,000	secured	25 years	7.20%	7.25%
	\$200,000	secured	25 years	7.20%	7.24%
	\$225,000	secured	25 years	7.20%	7.23%
	\$250,000	secured	25 years	7.20%	7.23%
	\$275,000	secured	30 years	7.20%	7.22%
	\$300,000	secured	30 years	7.20%	7.22%

### First Mortgage – Residential / Investment Housing. Fixed Rate 6.49%pa for 12 months then reverts to Variable Rate 7.20%pa

L87	\$30,000	secured	5 years	7.20%	8.25%
	\$50,000	secured	7 years	7.20%	7.57%
	\$70,000	secured	25 years	7.20%	7.26%
	\$100,000	secured	25 years	7.20%	7.21%
	\$130,000	secured	25 years	7.20%	7.19%
	\$150,000	secured	25 years	7.20%	7.18%
	\$200,000	secured	25 years	7.20%	7.16%
	\$225,000	secured	25 years	7.20%	7.15%
	\$250,000	secured	25 years	7.20%	7.15%
	\$275,000	secured	30 years	7.20%	7.15%
	\$300,000	secured	30 years	7.20%	7.15%

### First Mortgage – Residential / Investment Housing/Non Housing. Fixed Rate 6.49%pa for 24 months then reverts to Variable Rate 7.20%pa

L87	\$50,000	secured	7 years	7.20%	7.40%
	\$70,000	secured	25 years	7.20%	7.19%
	\$100,000	secured	25 years	7.20%	7.14%
	\$130,000	secured	25 years	7.20%	7.12%
	\$150,000	secured	25 years	7.20%	7.11%
	\$200,000	secured	25 years	7.20%	7.09%
	\$225,000	secured	25 years	7.20%	7.09%
	\$250,000	secured	25 years	7.20%	7.09%
	\$275,000	secured	30 years	7.20%	7.09%
	\$300,000	secured	30 years	7.20%	7.09%

### First Mortgage – Residential/Investment Housing/Non Housing. Discounted rate of 0.75%pa from Standard Variable for 24 months, (reverts to Standard Variable after 24 months)

L35	\$50,000	secured	7 years	7.20%	7.22%
L45	\$70,000	secured	25 years	7.20%	7.14%
	\$100,000	secured	25 years	7.20%	7.11%
	\$130,000	secured	25 years	7.20%	7.09%
	\$150,000	secured	25 years	7.20%	7.09%
	\$200,000	secured	25 years	7.20%	7.09%
	\$225,000	secured	25 years	7.20%	7.07%
	\$250,000	secured	25 years	7.20%	7.07%
	\$275,000	secured	30 years	7.20%	7.08%
	\$300,000	secured	30 years	7.20%	7.08%

**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.



<b>First Mortgage – Residential/Investment Housing/Non Housing. VARIABLE INTEREST ONLY</b>					
<b>L32</b>	\$50,000	secured	1 years	7.20%	9.14%
<b>L45</b>	\$70,000	secured	1 years	7.20%	8.59%
	\$100,000	secured	2 years	7.20%	7.69%
	\$130,000	secured	2 years	7.20%	7.58%
	\$150,000	secured	2 years	7.20%	7.52%
	\$200,000	secured	20 years	7.20%	7.23%
	\$225,000	secured	20 years	7.20%	7.22%
	\$250,000	secured	25 years	7.20%	7.22%
	\$275,000	secured	25 years	7.20%	7.21%
	\$300,000	secured	30 years	7.20%	7.21%
<b>First Mortgage – Residential/Investment Housing/Non Housing. DISCOUNTED VARIABLE INTEREST ONLY</b>					
<b>Discounted rate of 0.75% from the Standard Variable Rate for 24 months</b>					
<b>L32</b>	\$50,000	secured	1 years	7.20%	7.78%
<b>L45</b>	\$70,000	secured	1 years	7.20%	7.39%
	\$100,000	secured	2 years	7.20%	6.78%
	\$130,000	secured	2 years	7.20%	6.70%
	\$150,000	secured	2 years	7.20%	6.67%
	\$200,000	secured	20 years	7.20%	7.08%
	\$225,000	secured	20 years	7.20%	7.08%
	\$250,000	secured	25 years	7.20%	7.09%
	\$275,000	secured	25 years	7.20%	7.09%
	\$300,000	secured	30 years	7.20%	7.09%

**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.