

# Comparison Rate Schedule – Conforming Products

Issued: 08 January 2009

Product		Standard Home Loan (Full Doc)		Optioned Home Loan		AAA Full Doc Loan (24 mths Discounted Rate)		PMG Full Doc Loan	
Credit Provider		Permanent Custodians Limited		Permanent Custodians Limited		Perpetual Trustees Victoria Limited		Perpetual Trustees Limited	
Amount	Term	CR	APR	CR	APR	CR	APR	CR	APR
\$50,000	7 years	7.34%	6.85%	7.74%	7.25%	7.04%	6.49% for 2 years then 6.69%	7.88%	7.19%
\$70,000	25 years	6.97%	6.85%	7.38%	7.25%	6.76%	6.49% for 2 years then 6.69%	7.33%	7.19%
\$100,000	25 years	6.94%	6.85%	7.34%	7.25%	6.73%	6.49% for 2 years then 6.69%	7.29%	7.19%
\$130,000	25 years	6.92%	6.85%	7.32%	7.25%	6.71%	6.49% for 2 years then 6.69%	7.27%	7.19%
\$150,000	25 years	6.91%	6.85%	7.31%	7.25%	6.70%	6.49% for 2 years then 6.69%	7.26%	7.19%
\$200,000	25 years	6.89%	6.85%	7.29%	7.25%	6.69%	6.49% for 2 years then 6.69%	7.24%	7.19%
\$225,000	25 years	6.89%	6.85%	7.29%	7.25%	6.69%	6.49% for 2 years then 6.69%	7.23%	7.19%
\$250,000	25 years	6.88%	6.85%	7.29%	7.25%	6.68%	6.49% for 2 years then 6.69%	7.23%	7.19%
\$275,000	30 years	6.88%	6.85%	7.28%	7.25%	6.68%	6.49% for 2 years then 6.69%	7.22%	7.19%
\$300,000	30 years	6.88%	6.85%	7.28%	7.25%	6.68%	6.49% for 2 years then 6.69%	7.22%	7.19%

CR: Comparison Rate

APR: Annual Percentage Rate

**WARNING:** This Comparison Rate applies only to the example or examples shown. Different amounts and terms will result in different Comparison Rates. Costs such as redraw fees and early repayment fees, and costs savings such as fee waivers, are not included in the Comparison Rates but influence the cost of the loan.

\*Rates and fees have been based on a loan amount of \$250,000.