

Comparison Rate Schedule – Sub Prime / Non-Conforming Products

Issued: 27 October 2008

Standard Variable Loans

Full Documentation Product

Lite Documentation Product

Level		1	2	3	4	5	6
Annual Percentage Rate		9.90%	10.10%	10.75%	11.20%	11.70%	11.75%
Amount	Term	Comparison Rate (per annum)					
\$50,000	7 years	10.83%	11.02%	11.66%	12.11%	12.60%	12.65%
\$70,000	25 years	10.07%	10.27%	10.92%	11.37%	11.87%	11.92%
\$100,000	25 years	10.02%	10.22%	10.87%	11.32%	11.82%	11.87%
\$130,000	25 years	9.99%	10.19%	10.84%	11.29%	11.79%	11.84%
\$150,000	25 years	9.98%	10.18%	10.83%	11.28%	11.78%	11.83%
\$200,000	25 years	9.96%	10.16%	10.81%	11.26%	11.76%	11.81%
\$225,000	25 years	9.95%	10.15%	10.80%	11.25%	11.75%	11.80%
\$250,000	25 years	9.95%	10.15%	10.80%	11.25%	11.75%	11.80%
\$275,000	30 years	9.94%	10.14%	10.79%	11.24%	11.74%	11.79%
\$300,000	30 years	9.93%	10.13%	10.78%	11.24%	11.74%	11.79%

Level		1	2	3	4	5	6
Annual Percentage Rate		10.50%	11.00%	11.25%	11.75%	N/A	N/A
Amount	Term	Comparison Rate (per annum)					
\$50,000	7 years	11.64%	12.12%	12.37%	12.85%	—	—
\$70,000	25 years	10.68%	11.18%	11.43%	11.93%	—	—
\$100,000	25 years	10.62%	11.12%	11.38%	11.88%	—	—
\$130,000	25 years	10.60%	11.10%	11.35%	11.85%	—	—
\$150,000	25 years	10.58%	11.08%	11.33%	11.83%	—	—
\$200,000	25 years	10.56%	11.06%	11.31%	11.81%	—	—
\$225,000	25 years	10.56%	11.06%	11.31%	11.81%	—	—
\$250,000	25 years	10.55%	11.05%	11.30%	11.80%	—	—
\$275,000	30 years	10.54%	11.04%	11.29%	11.79%	—	—
\$300,000	30 years	10.54%	11.04%	11.29%	11.79%	—	—

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 \$300,000 at a 75% LVR