

Comparison Rate Schedule



Prime Discount Variable Home Loan <i>Fully Verified</i>	Total Discount Variable Home Loan <i>Fully Verified</i>
5.62%	5.69%

Annual Percentage Rate (p.a.)		5.62%	5.69%
Amount	Term		
\$50,000	7 Years	7.25%	6.16%
\$70,000	25 Years	6.39%	5.81%
\$100,000	25 Years	6.16%	5.77%
\$130,000	25 Years	6.04%	5.75%
\$150,000	25 Years	5.98%	5.74%
\$200,000	25 Years	5.89%	5.73%
\$225,000	25 Years	5.86%	5.73%
\$250,000	25 Years	5.84%	5.72%
\$275,000	30 Years	5.81%	5.72%
\$300,000	30 Years	5.79%	5.71%

WARNING: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees, or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

Date of Issue: 11/11/2009