

# Comparison Rate Schedule - Residential

Date of Issue 1-Nov-2010

Consumer Home and Residential Investment loans ^^															
Annual Percentage Rate (p.a)	Fully Verified								Self Certified (No longer available for new business)						
	Basic Variable	Standard Variable	6 Month Fixed Rate	1 Year Fixed Rate	2 Year Fixed Rate	3 Year Fixed Rate	4 Year Fixed Rate	5 Year Fixed Rate	Standard Variable - Self Certified	1 Year Fixed Rate - Self Certified	2 Year Fixed Rate - Self Certified	3 Year Fixed Rate - Self Certified	4 Year Fixed Rate - Self Certified	5 Year Fixed Rate - Self Certified	
	6.89%	7.63%	7.29% then reverts to 7.63%	7.24% then reverts to 7.63%	7.25% then reverts to 7.63%	7.29% then reverts to 7.63%	7.59% then reverts to 7.63%	7.59% then reverts to 7.63%	9.09%	8.15% then reverts to 9.09%	8.45% then reverts to 9.09%	8.97% then reverts to 9.09%	9.05% then reverts to 9.09%	9.05% then reverts to 9.09%	
Amount	Term														
\$20,000	For a term of 4 Years	9.17% *	10.75% *	10.67% *	10.58% *	10.47% *	10.44% *	10.71% *	10.71% *	12.19% *	11.77% *	11.71% *	12.08% *	12.16% *	12.16% *
\$25,000	For a term of 5 Years	8.34% *	9.75% *	9.68% *	9.60% *	9.50% *	9.46% *	9.71% *	9.71% *	11.19% *	10.84% *	10.77% *	11.09% *	11.16% *	11.15% *
\$30,000	For a term of 5 Years	8.10% *	9.40% *	9.33% *	9.25% *	9.15% *	9.11% *	9.36% *	9.36% *	10.84% *	10.49% *	10.42% *	10.74% *	10.80% *	10.80% *
\$50,000	For a term of 7 Years	7.41%	8.47%	8.42%	8.36%	8.27%	8.23%	8.43%	8.43%	9.92%	9.65%	9.59%	9.84%	9.89%	9.88%
\$70,000	For a term of 25 Years	7.00%	7.92%	7.90%	7.88%	7.84%	7.82%	7.90%	7.90%	9.38%	9.27%	9.23%	9.34%	9.36%	9.36%
\$100,000	For a term of 25 Years	6.97%	7.83%	7.81%	7.79%	7.75%	7.73%	7.82%	7.81%	9.29%	9.18%	9.15%	9.25%	9.27%	9.27%
\$130,000	For a term of 25 Years	6.95%	7.79%	7.77%	7.74%	7.71%	7.68%	7.77%	7.77%	9.24%	9.13%	9.10%	9.21%	9.23%	9.23%
\$150,000	For a term of 25 Years	6.94%	7.76%	7.75%	7.72%	7.69%	7.66%	7.75%	7.75%	9.22%	9.11%	9.08%	9.19%	9.21%	9.20%
\$200,000	For a term of 25 Years	6.93%	7.73%	7.71%	7.69%	7.65%	7.63%	7.72%	7.71%	9.19%	9.08%	9.05%	9.15%	9.17%	9.17%
\$225,000	For a term of 25 Years	6.92%	7.72%	7.70%	7.68%	7.64%	7.62%	7.70%	7.70%	9.18%	9.07%	9.04%	9.14%	9.16%	9.16%
\$250,000	For a term of 25 Years	6.92%	7.71%	7.69%	7.67%	7.63%	7.61%	7.70%	7.69%	9.17%	9.06%	9.03%	9.13%	9.15%	9.15%
\$275,000	For a term of 30 Years	6.91%	7.70%	7.68%	7.66%	7.63%	7.61%	7.68%	7.68%	9.16%	9.06%	9.03%	9.12%	9.14%	9.14%
\$300,000	For a term of 30 Years	6.91%	7.69%	7.67%	7.65%	7.62%	7.60%	7.68%	7.68%	9.15%	9.05%	9.02%	9.12%	9.14%	9.13%

Comparison Rates are calculated based on monthly repayments.

\* These rates are for secured loans only.

^^ All rates are variable, unless indicated otherwise.

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, cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

# Comparison Rate Schedule - Residential

Date of Issue

1-Nov-2010

Consumer Home and Residential Investment loans <sup>^^</sup>						
	Fully Verified - Mortgage Plus					
	Mortgage Plus Standard Variable \$200,000 to less than \$500,000	Mortgage Plus Standard Variable \$500,000 to less than \$750,000	Mortgage Plus Standard Variable \$750,000 plus	Mortgage Plus Standard Variable Offset \$200,000 to less than \$500,000	Mortgage Plus Standard Variable Offset \$500,000 to less than \$750,000	Mortgage Plus Standard Variable Offset \$750,000 plus
Annual Percentage Rate (p.a)	6.79%	6.69%	6.69%	6.79%	6.69%	6.69%
Amount	Term					
\$20,000	For a term of 4 Years	10.92% *	10.83% *	10.83% *	10.92% *	10.83% *
\$25,000	For a term of 5 Years	9.87% *	9.78% *	9.78% *	9.87% *	9.78% *
\$30,000	For a term of 5 Years	9.37% *	9.28% *	9.28% *	9.37% *	9.28% *
\$50,000	For a term of 7 Years	8.19%	8.10%	8.10%	8.19%	8.10%
\$70,000	For a term of 25 Years	7.47%	7.37%	7.37%	7.47%	7.37%
\$100,000	For a term of 25 Years	7.27%	7.17%	7.17%	7.27%	7.17%
\$130,000	For a term of 25 Years	7.16%	7.06%	7.06%	7.16%	7.06%
\$150,000	For a term of 25 Years	7.11%	7.01%	7.01%	7.11%	7.01%
\$200,000	For a term of 25 Years	7.03%	6.93%	6.93%	7.03%	6.93%
\$225,000	For a term of 25 Years	7.00%	6.90%	6.90%	7.00%	6.90%
\$250,000	For a term of 25 Years	6.98%	6.88%	6.88%	6.98%	6.88%
\$275,000	For a term of 30 Years	6.95%	6.85%	6.85%	6.95%	6.85%
\$300,000	For a term of 30 Years	6.94%	6.84%	6.84%	6.94%	6.84%

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