

# Comparison Rate Schedule

Date issued: Monday, October 27th 2008

## Secured Mortgage Loans

Annual Percentage Rate (p.a.)		Standard Home Loan	Investment & Equity Loan	Reverse Mortgage	Fixed Rate Loans (exc. Reverse Mortgage) 3 Year Fixed
		8.10%	8.10%	8.10%	7.90% Standard Variable 8.10%
Comparison Rates					
Amount	Term (Yrs)				
\$10,000	3	-	-	15.26%	-
\$15,000	4	-	-	11.95%	-
\$20,000	4	-	-	10.97%	-
\$25,000	5	-	-	10.07%	-
\$30,000	5	-	-	9.74%	-
\$50,000	7	8.61%	8.61%	8.90%	-
\$70,000	25	8.26%	8.26%	8.40%	-
\$100,000	25	8.21%	8.21%	8.31%	-
\$130,000	25	8.18%	8.18%	8.26%	-
\$150,000	25	8.17%	8.17%	8.24%	8.11%
\$200,000	25	8.15%	8.15%	8.20%	8.09%
\$225,000	25	8.15%	8.15%	8.19%	8.09%
\$250,000	25	8.14%	8.14%	8.18%	8.08%
\$275,000	30	8.14%	8.14%	8.17%	8.08%
\$300,000	30	8.13%	8.13%	8.16%	8.08%

## Variable Rate Personal Loans

Annual Percentage Rate (p.a.)		Unsecured			Secured
		Annual Percentage Rate 14.90%	Annual Percentage Rate 13.20%	Annual Percentage Rate 12.20%	Annual Percentage Rate 12.20%
		\$0-\$5,000	\$5,001-\$10,000	\$10,001-\$20,000	\$20,001+
Comparison Rates					
Amount	Term (Yrs)				
\$1,000	0.5	42.66%	-	-	-
\$1,500	1	24.76%	-	-	-
\$2,500	2	17.99%	-	-	-
\$5,000	2	16.41%	-	-	-
\$10,000	3	-	13.90%	-	-
\$15,000	4	-	-	12.64%	-
\$20,000	4	-	-	12.54%	-
\$25,000	5	-	-	-	12.41%
\$30,000	5	-	-	-	12.37%
\$50,000	7	-	-	-	12.27%

## Car Loans (Secured)

Annual percentage Rate (p.a.)		New Car 10% Equity \$10,000+	Used Car < 4yrs Old 10% Equity \$10,000+	Used Car < 4 yrs Old No Equity \$10,000+
		9.40%	10.40%	11.40%
Comparison Rates				
Amount	Term (Yrs)			
\$10,000	3	10.30%	11.30%	12.31%
\$15,000	4	9.85%	10.86%	11.86%
\$20,000	4	9.74%	10.74%	11.74%
\$25,000	5	9.62%	10.62%	11.62%
\$30,000	5	9.58%	10.58%	11.58%
\$50,000	7	9.48%	10.48%	11.48%
\$70,000*	25	9.42%	10.42%	11.42%
\$100,000*	25	9.41%	10.41%	11.41%

## Contact Us

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**WARNING:** These comparison rates

are true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

\*Credit is available for these amounts but not for this term. The law requires us to use this specified term for the calculation of comparison rates.