

Comparison Rate Schedule

Date issued: Thursday, 1st January 2009

Secured Mortgage Loans

Annual Percentage Rate (p.a.)		Standard Home Loan	Investment & Equity Loan	Reverse Mortgage	Fixed Rate Loans (exc. Reverse Mortgage) 1 Year Fixed
		6.50%	6.50%	6.50%	5.70% Standard Variable 6.50%
Comparison Rates					
Amount	Term (Yrs)				
\$10,000	3	-	-	13.63%	-
\$15,000	4	-	-	10.34%	-
\$20,000	4	-	-	9.36%	-
\$25,000	5	-	-	8.47%	-
\$30,000	5	-	-	8.14%	-
\$50,000	7	7.06%	7.06%	7.30%	-
\$70,000	25	6.66%	6.66%	6.80%	-
\$100,000	25	6.61%	6.61%	6.71%	-
\$130,000	25	6.58%	6.58%	6.66%	-
\$150,000	25	6.57%	6.57%	6.64%	6.49%
\$200,000	25	6.55%	6.55%	6.60%	6.47%
\$225,000	25	6.55%	6.55%	6.59%	6.46%
\$250,000	25	6.54%	6.54%	6.58%	6.46%
\$275,000	30	6.53%	6.53%	6.57%	6.46%
\$300,000	30	6.53%	6.53%	6.56%	6.46%

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.