

## Comparison Rate Schedule - Conforming Products

Issued : 01 June 2005

### Standard Variable Loans as at 01/06/2005

(All Loans Secured)

Product		Standard Home Loan		Optioned Home Loan		Professional Residential Loan		Unsaved Deposit Home Loan		No Financial Residential Loan	
Credit Provider		Sandhurst Trustees Limited		Perpetual Trustees Victoria Limited		Sandhurst Trustees Limited		Perpetual Trustees Victoria Limited		Perpetual Trustees Victoria Limited	
Amount	Term	CR	APR	CR	APR	CR	APR	CR	APR	CR	APR
\$50,000	7 years	7.27%	6.80%	8.01%	7.35%	7.56%	7.09%	7.72%	7.25%	7.97%	7.50%
\$70,000	25 years	6.92%	6.80%	7.51%	7.35%	7.21%	7.09%	7.37%	7.25%	7.62%	7.50%
\$100,000	25 years	6.88%	6.80%	7.46%	7.35%	7.17%	7.09%	7.34%	7.25%	7.59%	7.50%
\$130,000	25 years	6.86%	6.80%	7.44%	7.35%	7.15%	7.09%	7.32%	7.25%	7.57%	7.50%
\$150,000	25 years	6.86%	6.80%	7.42%	7.35%	7.15%	7.09%	7.31%	7.25%	7.56%	7.50%
\$200,000	25 years	6.84%	6.80%	7.41%	7.35%	7.13%	7.09%	7.29%	7.25%	7.54%	7.50%
\$225,000	25 years	6.84%	6.80%	7.40%	7.35%	7.13%	7.09%	7.29%	7.25%	7.54%	7.50%
\$250,000	25 years	6.83%	6.80%	7.39%	7.35%	7.12%	7.09%	7.28%	7.25%	7.53%	7.50%
\$275,000	30 years	6.83%	6.80%	7.39%	7.35%	7.12%	7.09%	7.28%	7.25%	7.53%	7.50%
\$300,000	30 years	6.83%	6.80%	7.39%	7.35%	7.12%	7.09%	7.28%	7.25%	7.53%	7.50%

**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 or early repayment fees, and costs savings such as fee waivers, are not included in the Comparison Rate but may influence the cost of the loan.