

# Comparison Rate Schedule - Sub Prime / Non Conforming Products

Issued : 01 June 2005

## Standard Variable Loans

### Full Documentation Product

		Clear	1	2	3	4
<b>Annual Percentage Rate</b>		<b>7.80%</b>	<b>8.75%</b>	<b>9.15%</b>	<b>9.80%</b>	<b>10.55%</b>
Amount	Term	Comparison Rate (per annum)				
\$50,000	7 years	8.27%	9.23%	9.63%	10.29%	11.04%
\$70,000	25 years	7.92%	8.88%	9.28%	9.94%	10.69%
\$100,000	25 years	7.89%	8.84%	9.24%	9.90%	10.65%
\$130,000	25 years	7.87%	8.82%	9.22%	9.87%	10.63%
\$150,000	25 years	7.86%	8.81%	9.21%	9.86%	10.62%
\$200,000	25 years	7.84%	8.80%	9.20%	9.85%	10.60%
\$225,000	25 years	7.84%	8.79%	9.19%	9.84%	10.59%
\$250,000	25 years	7.83%	8.79%	9.19%	9.84%	10.59%
\$275,000	30 years	7.83%	8.78%	9.18%	9.83%	10.58%
\$300,000	30 years	7.83%	8.78%	9.18%	9.83%	10.58%

### Light Documentation Product

		Clear	1	2	3	4
<b>Annual Percentage Rate</b>		<b>8.05%</b>	<b>9.25%</b>	<b>9.75%</b>	<b>10.30%</b>	<b>11.25%</b>
Amount	Term	Comparison Rate (per annum)				
\$50,000	7 years	8.53%	9.73%	10.24%	10.79%	11.72%
\$70,000	25 years	8.18%	9.38%	9.89%	10.44%	11.40%
\$100,000	25 years	8.14%	9.34%	9.85%	10.40%	11.35%
\$130,000	25 years	8.12%	9.32%	9.82%	10.38%	11.33%
\$150,000	25 years	8.11%	9.31%	9.81%	10.37%	11.32%
\$200,000	25 years	8.09%	9.30%	9.80%	10.35%	11.30%
\$225,000	25 years	8.09%	9.29%	9.79%	10.34%	11.30%
\$250,000	25 years	8.09%	9.29%	9.79%	10.34%	11.29%
\$275,000	30 years	8.08%	9.28%	9.78%	10.33%	11.29%
\$300,000	30 years	8.08%	9.28%	9.78%	10.33%	11.28%

**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.