

# Comparison Rate Schedule - Residential

Date of Issue 28th November 2005

		Consumer Home and Residential Investment loans ^^															
		Basic		Standard Mortgage										Offset			
		Basic	Discount Basic	New Standard Variable	12mth Intro Std Var	Std Var Plus 1	Std Var Plus 2	Fixed 6 Month	Fixed 1 Year	Fixed 2 Year	Fixed 3 Year	Fixed 4 Year	Fixed 5 Year	Offset	12mth Intro Offset	Offset Plus 1	Offset Plus 2
Annual Percentage Rate (p.a)		6.75%	6.62%	7.31%	6.25%	6.96%	6.86%	6.85% then reverts to 7.31%	6.85% then reverts to 7.31%	6.89% then reverts to 7.31%	6.69% then reverts to 7.31%	6.99% then reverts to 7.31%	6.99% then reverts to 7.31%	7.31%	6.25%	6.96%	6.86%
Amount	Term	Comparison Rate (p.a.) #															
\$20,000	For a term of 4 Years	10.40% *	-	10.96% *		-	-	10.85% *	10.75% *	10.64% *	10.38% *	10.64% *	10.64% *	10.96% *		-	-
\$25,000	For a term of 5 Years	9.21% *	-	9.77% *		-	-	9.68% *	9.60% *	9.49% *	9.25% *	9.46% *	9.45% *	9.77% *		-	-
\$30,000	For a term of 5 Years	8.80% *	-	9.36% *		-	-	9.26% *	9.18% *	9.08% *	8.83% *	9.05% *	9.04% *	9.36% *		-	-
\$50,000	For a term of 7 Years	7.71%	-	8.27%		-	-	8.20%	8.14%	8.06%	7.84%	8.01%	7.98%	8.27%		-	-
\$70,000	For a term of 25 Years	7.07%	-	7.63%		-	-	7.61%	7.58%	7.54%	7.45%	7.51%	7.49%	7.63%		-	-
\$100,000	For a term of 25 Years	6.98%	-	7.53%		-	-	7.51%	7.48%	7.45%	7.35%	7.41%	7.39%	7.53%		-	-
\$130,000	For a term of 25 Years	6.92%	-	7.48%		-	-	7.46%	7.43%	7.40%	7.30%	7.36%	7.34%	7.48%		-	-
\$150,000	For a term of 25 Years	6.90%	-	7.46%		-	-	7.43%	7.41%	7.37%	7.28%	7.34%	7.31%	7.46%		-	-
\$200,000	For a term of 25 Years	6.86%	-	-	7.10%	7.17%	-	7.40%	7.37%	7.34%	7.24%	7.30%	7.28%	-	7.10%	7.17%	-
\$225,000	For a term of 25 Years	6.85%	-	-	7.10%	7.15%	-	7.38%	7.36%	7.32%	7.23%	7.29%	7.26%	-	7.10%	7.15%	-
\$250,000	For a term of 25 Years	-	6.66%	-	7.10%	7.13%	-	7.37%	7.35%	7.31%	7.22%	7.28%	7.26%	-	7.10%	7.13%	-
\$275,000	For a term of 30 Years	-	6.65%	-	7.10%	7.10%	-	7.36%	7.34%	7.31%	7.22%	7.28%	7.25%	-	7.10%	7.10%	-
\$300,000	For a term of 30 Years	-	6.65%	-	7.10%	-	6.99%	7.36%	7.33%	7.30%	7.21%	7.27%	7.25%	-	7.10%	-	6.99%

# 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

28th November 2005

		Consumer Home and Residential Investment loans <sup>^^</sup>					
		Standard Mortgage - Self Certification					
		Standard Variable Self Certification	Fixed 1 Year Self Certification	Fixed 2 Year Self Certification	Fixed 3 Year Self Certification	Fixed 4 Year Self Certification	Fixed 5 Year Self Certification
Annual Percentage Rate (p.a)		7.31%	7.65% then reverts to 7.31%	7.69% then reverts to 7.31%	7.49% then reverts to 7.31%	7.79% then reverts to 7.31%	7.79% then reverts to 7.31%
Amount	Term	Comparison Rate (p.a) #					
\$20,000	For a term of 4 Years	10.96% *	11.11% *	11.25% *	11.13% *	11.43% *	11.43% *
\$25,000	For a term of 5 Years	9.77% *	9.90% *	10.02% *	9.92% *	10.23% *	10.25% *
\$30,000	For a term of 5 Years	9.36% *	9.49% *	9.61% *	9.51% *	9.82% *	9.83% *
\$50,000	For a term of 7 Years	8.27%	8.37%	8.47%	8.40%	8.67%	8.71%
\$70,000	For a term of 25 Years	7.63%	7.67%	7.71%	7.69%	7.82%	7.85%
\$100,000	For a term of 25 Years	7.53%	7.57%	7.61%	7.59%	7.72%	7.76%
\$130,000	For a term of 25 Years	7.48%	7.52%	7.56%	7.54%	7.67%	7.70%
\$150,000	For a term of 25 Years	7.46%	7.50%	7.54%	7.51%	7.64%	7.68%
\$200,000	For a term of 25 Years	7.42%	7.46%	7.50%	7.48%	7.61%	7.64%
\$225,000	For a term of 25 Years	7.41%	7.45%	7.49%	7.46%	7.59%	7.63%
\$250,000	For a term of 25 Years	7.40%	7.44%	7.48%	7.45%	7.58%	7.62%
\$275,000	For a term of 30 Years	7.38%	7.42%	7.46%	7.43%	7.55%	7.59%
\$300,000	For a term of 30 Years	7.38%	7.41%	7.45%	7.43%	7.55%	7.58%

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