

# Comparison Rate Schedule -Broker

Date of Issue 17 January 2005

		Consumer Home and Residential Investment loans ^^													
		Basic		Standard Mortgage								Offset			
		Basic	Discount Basic	New Standard Variable	Intro Std Var Plus 1	Intro Std Var Plus 2	Fixed 6 Month	Fixed 1 Year	Fixed 2 Year	Fixed 3 Year	Fixed 4 Year	Fixed 5 Year	Offset	Intro Offset Plus 1	Intro Offset Plus 2
Annual Percentage Rate (p.a)		6.49%	6.49%	7.05%	6.70%	6.60%	6.69% then reverts to 7.05%	6.75% then reverts to 7.05%	6.79% then reverts to 7.05%	6.69% then reverts to 7.05%	6.99% then reverts to 7.05%	6.99% then reverts to 7.05%	7.05%	6.70%	6.60%
Amount	Term	Comparison Rate (p.a.) #													
\$20,000	For a term of 4 Years	10.15% *	-	10.70% *	-	-	10.61% *	10.57% *	10.50% *	10.37% *	10.64% *	10.64% *	9.84% *	-	-
\$25,000	For a term of 5 Years	8.96% *	-	9.51% *	-	-	9.44% *	9.40% *	9.34% *	9.21% *	9.45% *	9.45% *	8.84% *	-	-
\$30,000	For a term of 5 Years	8.54% *	-	9.10% *	-	-	9.03% *	8.99% *	8.93% *	8.79% *	9.04% *	9.04% *	8.54% *	-	-
\$50,000	For a term of 7 Years	7.46%	-	8.01%	-	-	7.96%	7.93%	7.88%	7.76%	7.96%	7.96%	7.69%	-	-
\$70,000	For a term of 25 Years	6.81%	-	7.37%	-	-	7.35%	7.34%	7.32%	7.27%	7.35%	7.34%	7.19%	-	-
\$100,000	For a term of 25 Years	6.72%	-	7.27%	-	-	7.26%	7.24%	7.22%	7.17%	7.25%	7.25%	7.15%	-	-
\$130,000	For a term of 25 Years	6.66%	-	7.22%	-	-	7.20%	7.19%	7.17%	7.12%	7.20%	7.20%	7.13%	-	-
\$150,000	For a term of 25 Years	6.64%	-	7.20%	-	-	7.18%	7.17%	7.15%	7.09%	7.18%	7.17%	7.12%	-	-
\$200,000	For a term of 25 Years	6.60%	-	-	6.88%	-	7.14%	7.13%	7.11%	7.06%	7.14%	7.14%	-	6.88%	-
\$225,000	For a term of 25 Years	6.59%	-	-	6.86%	-	7.13%	7.12%	7.10%	7.04%	7.13%	7.12%	-	6.86%	-
\$250,000	For a term of 25 Years	-	6.50%	-	6.84%	-	7.12%	7.11%	7.09%	7.03%	7.12%	7.11%	-	6.84%	-
\$275,000	For a term of 30 Years	-	6.50%	-	6.82%	-	7.11%	7.10%	7.08%	7.03%	7.10%	7.10%	-	6.82%	-
\$300,000	For a term of 30 Years	-	6.50%	-	-	6.71%	7.10%	7.09%	7.07%	7.02%	7.10%	7.09%	-	-	6.71%

# 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, early repayment fees or cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

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		Standard Mortgage - Self Certification <sup>^^</sup>					
		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)	7.05%	7.55% then reverts to 7.05%	7.70% then reverts to 7.05%	7.64% then reverts to 7.05%	7.80% then reverts to 7.05%
Amount	Term	Comparison Rate (p.a.) #					
\$20,000	For a term of 4 Years	10.70% *	10.93% *	11.20% *	11.25% *	11.44% *	11.58% *
\$25,000	For a term of 5 Years	9.51% *	9.70% *	9.94% *	10.01% *	10.23% *	10.39% *
\$30,000	For a term of 5 Years	9.10% *	9.29% *	9.53% *	9.60% *	9.82% *	9.98% *
\$50,000	For a term of 7 Years	8.01%	8.16%	8.35%	8.42%	8.64%	8.84%
\$70,000	For a term of 25 Years	7.37%	7.43%	7.51%	7.55%	7.66%	7.78%
\$100,000	For a term of 25 Years	7.27%	7.33%	7.41%	7.45%	7.56%	7.68%
\$130,000	For a term of 25 Years	7.22%	7.28%	7.36%	7.40%	7.51%	7.63%
\$150,000	For a term of 25 Years	7.20%	7.25%	7.33%	7.38%	7.49%	7.61%
\$200,000	For a term of 25 Years	7.16%	7.22%	7.30%	7.34%	7.45%	7.57%
\$225,000	For a term of 25 Years	7.15%	7.20%	7.28%	7.32%	7.44%	7.56%
\$250,000	For a term of 25 Years	7.14%	7.19%	7.27%	7.31%	7.43%	7.55%
\$275,000	For a term of 30 Years	7.12%	7.17%	7.25%	7.28%	7.38%	7.50%
\$300,000	For a term of 30 Years	7.12%	7.17%	7.24%	7.28%	7.38%	7.49%

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