

**COMPARISON RATE SCHEDULE**

Credit provider: HSBC Bank Australia Limited ABN 48 006 434 162



Date of Issue: 31-Jan-2005

Consumer Credit Product	Annual Percentage Rate (p.a)			Comparison Rate (p.a)							
	Intro/Initial period (variable rate)	Fixed Rate Period	Remaining term of loan (variable rate)	\$100,000 for a term of 25 years	\$130,000 for a term of 25 years	\$150,000 for a term of 25 years	\$200,000 for a term of 25 years	\$225,000 for a term of 25 years	\$250,000 for a term of 25 years	\$275,000 for a term of 30 years	\$300,000 for a term of 30 years
Home Value (principal and interest)	N/A	N/A	6.44%	6.54%	6.52%	6.51%	6.49%	6.48%	6.48%	6.47%	6.47%
Home Value (1 year interest only then principal and interest)	N/A	N/A	6.44%	6.54%	6.52%	6.51%	6.49%	6.48%	6.48%	6.47%	6.47%
Home Value (2 years interest only then principal and interest)	N/A	N/A	6.44%	6.54%	6.52%	6.51%	6.49%	6.48%	6.48%	6.47%	6.47%
Home Value (3 years interest only then principal and interest)	N/A	N/A	6.44%	6.54%	6.51%	6.50%	6.49%	6.48%	6.48%	6.47%	6.47%