

# Comparison Rate Schedule For HomeSide Lending

Date of issue: Friday, 9 December 2005

## Offset Home Loan & Plain and Simple Home Loan

		Offset Home Loan Variable Rate	Plain and Simple Home Loan Principal and Interest Variable Rate	Plain and Simple Home Loan Interest Only Variable Rate	Offset Home Loan Variable Rate - LoDoc Option	Plain and Simple Home Loan Principal and Interest Variable Rate - LoDoc Option	Plain and Simple Home Loan Interest Only Variable Rate - LoDoc Option
Annual % Rate* - Variable		7.32%	6.76%	6.87%	7.32%	6.76%	6.87%
\$50,000	7 years	7.96%	6.95%	6.98%	8.15%	7.13%	7.10%
\$70,000	25 years	7.58%	6.81%	6.85%	7.63%	6.85%	6.90%
\$100,000	25 years	7.50%	6.79%	6.84%	7.53%	6.83%	6.87%
\$130,000	25 years	7.46%	6.79%	6.83%	7.49%	6.81%	6.86%
\$150,000	25 years	7.44%	6.78%	6.83%	7.46%	6.80%	6.85%
\$200,000	25 years	7.41%	6.78%	6.82%	7.43%	6.79%	6.84%
\$225,000	25 years	7.40%	6.77%	6.82%	7.42%	6.79%	6.83%
\$250,000	25 years	7.39%	6.77%	6.82%	7.41%	6.79%	6.83%
\$275,000	30 years	7.38%	6.77%	6.81%	7.39%	6.78%	6.82%
\$300,000	30 years	7.36%	6.76%	6.80%	7.37%	6.77%	6.81%

\* means Annual Percentage Rate

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# Comparison Rate Schedule For HomeSide Lending

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## Reducible Mortgage Loan

		Reducible Mortgage Loan Variable Rate	Reducible Mortgage Loan 1 Year Introductory Fixed Rate	Reducible Mortgage Loan 2 Year Introductory Fixed Rate	Reducible Mortgage Loan 1 Year Standard Fixed Rate	Reducible Mortgage Loan 2 Year Standard Fixed Rate	Reducible Mortgage Loan 3 Year Standard Fixed Rate	Reducible Mortgage Loan 4 Year Standard Fixed Rate	Reducible Mortgage Loan 5 Year Standard Fixed Rate
Annual % Rate* - Fixed, then			6.14%	6.59%	6.85%	6.62%	6.79%	6.79%	6.79%
Annual % Rate* - Variable		7.32%	7.32%	7.32%	7.32%	7.32%	7.32%	7.32%	7.32%
\$50,000	7 years	7.88%	7.60%	7.56%	7.74%	7.52%	7.51%	7.44%	7.39%
\$70,000	25 years	7.53%	7.42%	7.40%	7.48%	7.39%	7.38%	7.33%	7.29%
\$100,000	25 years	7.47%	7.35%	7.33%	7.42%	7.33%	7.31%	7.27%	7.23%
\$130,000	25 years	7.43%	7.32%	7.29%	7.38%	7.29%	7.28%	7.24%	7.20%
\$150,000	25 years	7.42%	7.30%	7.28%	7.37%	7.28%	7.26%	7.22%	7.18%
\$200,000	25 years	7.39%	7.27%	7.25%	7.34%	7.25%	7.24%	7.20%	7.16%
\$225,000	25 years	7.39%	7.26%	7.24%	7.34%	7.24%	7.23%	7.19%	7.15%
\$250,000	25 years	7.38%	7.26%	7.23%	7.33%	7.24%	7.22%	7.18%	7.14%
\$275,000	30 years	7.37%	7.26%	7.24%	7.33%	7.24%	7.23%	7.19%	7.15%
\$300,000	30 years	7.35%	7.24%	7.21%	7.30%	7.22%	7.21%	7.17%	7.13%

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# Comparison Rate Schedule For HomeSide Lending

Date of issue: Friday, 9 December 2005

## HomeSide HomePlus Home Loan

Principal and Interest repayments from drawdown

### Loans from \$120,000 to less than \$250,000

	HomeSide HomePlus Home Loan Variable Interest Rate 1	HomeSide HomePlus Home Loan Variable Interest Rate 2	HomeSide HomePlus Home Loan 1 Year Introductory Fixed Rate	HomeSide HomePlus Home Loan 1 Year Standard Fixed Rate	HomeSide HomePlus Home Loan 2 Year Standard Fixed Rate	HomeSide HomePlus Home Loan 3 Year Standard Fixed Rate	HomeSide HomePlus Home Loan 4 Year Standard Fixed Rate	HomeSide HomePlus Home Loan 5 Year Standard Fixed Rate
Annual % Rate* - Fixed, then			6.19%	6.85%	6.62%	6.79%	6.79%	6.79%
Annual % Rate* - Variable	7.02%		7.02%	7.02%	7.02%	7.02%	7.02%	7.02%
\$130,000 25 years	7.19%		7.10%	7.17%	7.11%	7.12%	7.11%	7.09%
\$150,000 25 years	7.17%		7.08%	7.15%	7.09%	7.10%	7.08%	7.07%
\$200,000 25 years	7.13%		7.04%	7.11%	7.05%	7.06%	7.05%	7.03%
\$225,000 25 years	7.12%		7.03%	7.10%	7.04%	7.05%	7.03%	7.02%

### Loans from \$250,000

Annual % Rate* - Fixed, then			6.19%	6.85%	6.62%	6.79%	6.79%	6.79%
Annual % Rate* - Variable		6.82%	6.82%	6.82%	6.82%	6.82%	6.82%	6.82%
\$250,000 25 years		6.91%	6.84%	6.91%	6.87%	6.90%	6.90%	6.90%
\$275,000 30 years		6.90%	6.84%	6.90%	6.86%	6.89%	6.89%	6.88%
\$300,000 30 years		6.87%	6.83%	6.87%	6.83%	6.86%	6.86%	6.86%

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# Comparison Rate Schedule For HomeSide Lending

Date of issue: Friday, 9 December 2005

## HomeSide HomePlus Home Loan

5 Years Interest Only from drawdown then Principal and Interest repayments

### Loans from \$120,000 to less than \$250,000

		HomeSide HomePlus Home Loan Variable Interest Rate 1	HomeSide HomePlus Home Loan Variable Interest Rate 2	HomeSide HomePlus Home Loan 1 Year Introductory Fixed Rate	HomeSide HomePlus Home Loan 1 Year Standard Fixed Rate	HomeSide HomePlus Home Loan 2 Year Standard Fixed Rate	HomeSide HomePlus Home Loan 3 Year Standard Fixed Rate	HomeSide HomePlus Home Loan 4 Year Standard Fixed Rate	HomeSide HomePlus Home Loan 5 Year Standard Fixed Rate
Annual % Rate* - Fixed, then				6.19%	6.85%	6.62%	6.79%	6.79%	6.79%
Annual % Rate* - Variable		7.02%		7.02%	7.02%	7.02%	7.02%	7.02%	7.02%
\$130,000	25 years	7.18%		7.10%	7.16%	7.10%	7.12%	7.10%	7.08%
\$150,000	25 years	7.16%		7.08%	7.14%	7.08%	7.09%	7.08%	7.06%
\$200,000	25 years	7.12%		7.04%	7.11%	7.05%	7.06%	7.04%	7.02%
\$225,000	25 years	7.11%		7.03%	7.10%	7.04%	7.05%	7.03%	7.01%

### Loans from \$250,000

Annual % Rate* - Fixed, then				6.19%	6.85%	6.62%	6.79%	6.79%	6.79%
Annual % Rate* - Variable			6.82%	6.82%	6.82%	6.82%	6.82%	6.82%	6.82%
\$250,000	25 years		6.90%	6.84%	6.91%	6.87%	6.90%	6.89%	6.89%
\$275,000	30 years		6.89%	6.84%	6.90%	6.86%	6.88%	6.88%	6.88%
\$300,000	30 years		6.87%	6.83%	6.87%	6.83%	6.86%	6.86%	6.86%

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# Comparison Rate Schedule For HomeSide Lending

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## Reducible Mortgage Loan - LoDoc Option

		Reducible Mortgage Loan Variable Rate - LoDoc Option	Reducible Mortgage Loan 1 Year Standard Fixed Rate - LoDoc Option	Reducible Mortgage Loan 2 Year Standard Fixed Rate - LoDoc Option	Reducible Mortgage Loan 3 Year Standard Fixed Rate - LoDoc Option	Reducible Mortgage Loan 4 Year Standard Fixed Rate - LoDoc Option	Reducible Mortgage Loan 5 Year Standard Fixed Rate - LoDoc Option
Annual % Rate* - Fixed, then			6.85%	6.62%	6.79%	6.79%	6.79%
Annual % Rate* - Variable		7.32%	7.32%	7.32%	7.32%	7.32%	7.32%
\$50,000	7 years	8.07%	7.93%	7.70%	7.70%	7.62%	7.57%
\$70,000	25 years	7.58%	7.53%	7.44%	7.42%	7.38%	7.34%
\$100,000	25 years	7.50%	7.45%	7.36%	7.35%	7.30%	7.26%
\$130,000	25 years	7.46%	7.41%	7.32%	7.30%	7.26%	7.22%
\$150,000	25 years	7.44%	7.39%	7.30%	7.29%	7.24%	7.20%
\$200,000	25 years	7.41%	7.36%	7.27%	7.26%	7.21%	7.17%
\$225,000	25 years	7.40%	7.35%	7.26%	7.24%	7.20%	7.16%
\$250,000	25 years	7.39%	7.34%	7.25%	7.24%	7.19%	7.15%
\$275,000	30 years	7.38%	7.34%	7.25%	7.24%	7.20%	7.16%
\$300,000	30 years	7.36%	7.31%	7.23%	7.22%	7.18%	7.14%

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## HomeSide HomePlus Home Loan - LoDoc Option

Principal and Interest repayments from drawdown

### Loans from \$120,000 to less than \$250,000

		HomeSide HomePlus Home Loan Variable Interest Rate 1 - LoDoc Option	HomeSide HomePlus Home Loan Variable Interest Rate 2 - LoDoc Option	HomeSide HomePlus Home Loan 1 Year Standard Fixed Rate - LoDoc Option	HomeSide HomePlus Home Loan 2 Year Standard Fixed Rate - LoDoc Option	HomeSide HomePlus Home Loan 3 Year Standard Fixed Rate - LoDoc Option	HomeSide HomePlus Home Loan 4 Year Standard Fixed Rate - LoDoc Option	HomeSide HomePlus Home Loan 5 Year Standard Fixed Rate - LoDoc Option
Annual % Rate* - Fixed, then				6.85%	6.62%	6.79%	6.79%	6.79%
Annual % Rate* - Variable		7.02%		7.02%	7.02%	7.02%	7.02%	7.02%
\$130,000	25 years	7.22%		7.20%	7.14%	7.15%	7.13%	7.11%
\$150,000	25 years	7.19%		7.17%	7.11%	7.12%	7.10%	7.09%
\$200,000	25 years	7.15%		7.13%	7.07%	7.08%	7.06%	7.05%
\$225,000	25 years	7.13%		7.12%	7.05%	7.07%	7.05%	7.03%

### Loans from \$250,000

Annual % Rate* - Fixed, then				6.85%	6.62%	6.79%	6.79%	6.79%
Annual % Rate* - Variable			6.82%	6.82%	6.82%	6.82%	6.82%	6.82%
\$250,000	25 years		6.92%	6.93%	6.88%	6.91%	6.91%	6.91%
\$275,000	30 years		6.91%	6.91%	6.87%	6.90%	6.90%	6.89%
\$300,000	30 years		6.88%	6.88%	6.84%	6.87%	6.87%	6.87%

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Annual % Rate* - Variable		7.02%		7.02%	7.02%	7.02%	7.02%	7.02%
\$130,000	25 years	7.20%		7.19%	7.13%	7.14%	7.12%	7.10%
\$150,000	25 years	7.18%		7.16%	7.10%	7.12%	7.10%	7.08%
\$200,000	25 years	7.14%		7.12%	7.06%	7.08%	7.06%	7.04%
\$225,000	25 years	7.13%		7.11%	7.05%	7.06%	7.04%	7.03%

### Loans from \$250,000

Annual % Rate* - Fixed, then				6.85%	6.62%	6.79%	6.79%	6.79%
Annual % Rate* - Variable			6.82%	6.82%	6.82%	6.82%	6.82%	6.82%
\$250,000	25 years		6.92%	6.92%	6.88%	6.91%	6.91%	6.90%
\$275,000	30 years		6.90%	6.91%	6.87%	6.90%	6.89%	6.89%
\$300,000	30 years		6.88%	6.88%	6.84%	6.87%	6.87%	6.87%

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