

# Comparison Rate Schedule For HomeSide Lending

Date of issue: Friday, 28 January 2005

## Offset Home Loan & Plain and Simple Home Loan

Important: Plain & Simple "Easy Doc" Option is No Longer for Sale, Effective 15 Dec 2003

		Offset Home Loan Variable Rate	Plain and Simple Home Loan Principal and Interest (variable) Rate	Plain and Simple Home Loan Interest Only (variable) Rate	Plain and Simple Home Loan Principal and Interest (variable) rate - Easy Doc Option	Plain and Simple Home Loan Interest Only (variable) rate - Easy Doc Option
Annual % Rate* - Variable		7.07%	6.51%	6.62%	7.46%	7.57%
\$50,000	7 years	7.71%	6.69%	6.72%	7.44%	7.25%
\$70,000	25 years	7.33%	6.56%	6.60%	6.81%	6.84%
\$100,000	25 years	7.25%	6.54%	6.59%	6.78%	6.81%
\$130,000	25 years	7.21%	6.53%	6.58%	6.76%	6.79%
\$150,000	25 years	7.19%	6.53%	6.58%	6.75%	6.79%
\$200,000	25 years	7.16%	6.53%	6.57%	6.74%	6.77%
\$225,000	25 years	7.15%	6.52%	6.57%	6.74%	6.77%
\$250,000	25 years	7.14%	6.52%	6.57%	6.73%	6.77%
\$275,000	30 years	7.13%	6.52%	6.56%	6.71%	6.74%
\$300,000	30 years	7.11%	6.51%	6.55%	6.70%	6.74%

\* means Annual Percentage Rate

**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, and 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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## 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			5.99%	6.60%	6.70%	6.70%	6.75%	6.95%	7.00%
Annual % Rate* - Variable		7.07%	7.07%	7.07%	7.07%	7.07%	7.07%	7.07%	7.07%
\$50,000	7 years	7.63%	7.38%	7.45%	7.52%	7.44%	7.40%	7.53%	7.56%
\$70,000	25 years	7.28%	7.18%	7.20%	7.24%	7.21%	7.19%	7.24%	7.25%
\$100,000	25 years	7.22%	7.12%	7.13%	7.18%	7.14%	7.13%	7.17%	7.19%
\$130,000	25 years	7.19%	7.08%	7.10%	7.15%	7.11%	7.09%	7.14%	7.15%
\$150,000	25 years	7.17%	7.06%	7.08%	7.13%	7.09%	7.08%	7.12%	7.14%
\$200,000	25 years	7.14%	7.04%	7.05%	7.11%	7.07%	7.05%	7.10%	7.11%
\$225,000	25 years	7.14%	7.03%	7.05%	7.10%	7.06%	7.04%	7.09%	7.10%
\$250,000	25 years	7.13%	7.02%	7.04%	7.09%	7.05%	7.04%	7.08%	7.10%
\$275,000	30 years	7.12%	7.02%	7.04%	7.09%	7.05%	7.04%	7.08%	7.09%
\$300,000	30 years	7.10%	7.00%	7.01%	7.06%	7.03%	7.02%	7.06%	7.07%

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# Comparison Rate Schedule For HomeSide Lending

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## 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				6.09%	6.70%	6.70%	6.75%	6.95%	7.00%
Annual % Rate* - Variable		6.77%		6.77%	6.77%	6.77%	6.77%	6.77%	6.77%
\$130,000	25 years	6.94%		6.87%	6.94%	6.93%	6.94%	7.01%	7.05%
\$150,000	25 years	6.92%		6.85%	6.91%	6.91%	6.91%	6.99%	7.02%
\$200,000	25 years	6.88%		6.81%	6.87%	6.87%	6.88%	6.95%	6.99%
\$225,000	25 years	6.87%		6.80%	6.86%	6.86%	6.86%	6.94%	6.97%

### Loans from \$250,000

Annual % Rate* - Fixed, then				6.09%	6.70%	6.70%	6.75%	6.95%	7.00%
Annual % Rate* - Variable			6.57%	6.57%	6.57%	6.57%	6.57%	6.57%	6.57%
\$250,000	25 years		6.66%	6.61%	6.67%	6.69%	6.71%	6.80%	6.85%
\$275,000	30 years		6.65%	6.60%	6.66%	6.67%	6.69%	6.77%	6.82%
\$300,000	30 years		6.62%	6.60%	6.63%	6.64%	6.67%	6.75%	6.79%

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# Comparison Rate Schedule For HomeSide Lending

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## 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				6.09%	6.70%	6.70%	6.75%	6.95%	7.00%
Annual % Rate* - Variable		6.77%		6.77%	6.77%	6.77%	6.77%	6.77%	6.77%
\$130,000	25 years	6.93%		6.86%	6.92%	6.92%	6.93%	7.00%	7.03%
\$150,000	25 years	6.91%		6.84%	6.90%	6.90%	6.90%	6.97%	7.01%
\$200,000	25 years	6.87%		6.81%	6.87%	6.86%	6.87%	6.94%	6.97%
\$225,000	25 years	6.86%		6.80%	6.86%	6.85%	6.86%	6.93%	6.96%

### Loans from \$250,000

Annual % Rate* - Fixed, then				6.09%	6.70%	6.70%	6.75%	6.95%	7.00%
Annual % Rate* - Variable			6.57%	6.57%	6.57%	6.57%	6.57%	6.57%	6.57%
\$250,000	25 years		6.65%	6.61%	6.67%	6.68%	6.70%	6.79%	6.84%
\$275,000	30 years		6.64%	6.60%	6.65%	6.66%	6.69%	6.77%	6.81%
\$300,000	30 years		6.62%	6.59%	6.63%	6.64%	6.66%	6.74%	6.79%

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