

Comparison Rate Schedule



Date of Issue: 22/09/2005

Credit Provider: Perpetual Trustees Australia Limited ACN 000 431 827

		Macquarie Saver Express Home Loan between \$100,000 and \$299,999	Macquarie Saver Express Home Loan >= \$300,000	Macquarie Executive Express Home Loan between \$250,000 and \$499,999	Macquarie Executive Express Home Loan between \$500,000 and \$999,999	Macquarie Executive Express Home Loan >= \$1,000,000	Macquarie First Express Construction Home Loan
Annual Percentage Rate (p.a.)		7.55%	7.25%	7.60%	7.50%	7.45%	7.95%
Amount	Term	Comparison Rate (per annum)					
\$50,000	7 years	7.87%	7.65%	8.55%	8.45%	8.30%	8.49%
\$70,000	25 years	7.12%	7.03%	7.53%	7.43%	7.31%	7.58%
\$100,000	25 years	7.08%	6.99%	7.40%	7.30%	7.18%	7.52%
\$130,000	25 years	7.06%	6.97%	7.33%	7.23%	7.11%	7.49%
\$150,000	25 years	7.05%	6.96%	7.30%	7.20%	7.08%	7.48%
\$200,000	25 years	7.03%	6.94%	7.25%	7.15%	7.03%	7.46%
\$225,000	25 years	7.03%	6.94%	7.23%	7.13%	7.02%	7.45%
\$250,000	25 years	7.02%	6.93%	7.22%	7.12%	7.00%	7.44%
\$275,000	30 years	6.99%	6.91%	7.17%	7.07%	6.96%	7.41%
\$300,000	30 years	6.99%	6.91%	7.16%	7.06%	6.95%	7.40%

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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