

Comparison Rate Schedule Standard Fixed Rate Home Loans

Date of Issue: Monday 12 December 2005

		National Tailored Home Loan 1 Year Fixed Rate	National Tailored Home Loan 1 Year Fixed Rate Interest Only In Arrears	National Tailored Home Loan 2 Year Fixed Rate	National Tailored Home Loan 2 Year Fixed Rate Interest Only In Arrears	National Tailored Home Loan 3 Year Fixed Rate	National Tailored Home Loan 3 Year Fixed Rate Interest Only In Arrears	National Tailored Home Loan 4 Year Fixed Rate	National Tailored Home Loan 4 Year Fixed Rate Interest Only In Arrears	National Tailored Home Loan 5 Year Fixed Rate	National Tailored Home Loan 5 Year Fixed Rate Interest Only In Arrears	National Tailored Home Loan 10 Year Fixed Rate
Annual Percentage Rate - Fixed, then		6.85%	6.95%	6.79%	6.89%	6.62%	6.72%	6.79%	6.89%	6.79%	6.89%	6.99%
Annual Percentage Rate - Variable		7.32%	7.32%	7.32%	7.32%	7.32%	7.32%	7.32%	7.32%	7.32%	7.32%	7.32%
Loan Amount	Term	Comparison Rate										
\$20,000	4 years	9.56%	8.58%	9.37%	8.45%	9.11%	8.21%	9.24%	8.25%			
\$25,000	5 years	8.85%	8.20%	8.68%	8.10%	8.43%	7.90%	8.52%	7.93%	8.50%	7.86%	
\$30,000	5 years	8.56%	8.04%	8.39%	7.93%	8.14%	7.74%	8.23%	7.77%	8.21%	7.69%	
\$50,000	7 years	7.89%	7.71%	7.75%	7.62%	7.53%	7.45%	7.58%	7.48%	7.53%	7.41%	
\$70,000	25 years	7.54%	7.54%	7.48%	7.49%	7.39%	7.41%	7.39%	7.42%	7.35%	7.39%	7.35%
\$100,000	25 years	7.46%	7.46%	7.40%	7.41%	7.30%	7.33%	7.31%	7.34%	7.27%	7.31%	7.27%
\$130,000	25 years	7.42%	7.42%	7.36%	7.37%	7.26%	7.29%	7.27%	7.30%	7.23%	7.27%	7.23%
\$150,000	25 years	7.40%	7.40%	7.34%	7.36%	7.24%	7.27%	7.25%	7.28%	7.21%	7.25%	7.21%
\$200,000	25 years	7.37%	7.37%	7.31%	7.33%	7.21%	7.24%	7.22%	7.25%	7.18%	7.22%	7.17%
\$225,000	25 years	7.35%	7.36%	7.30%	7.32%	7.20%	7.23%	7.21%	7.24%	7.17%	7.21%	7.16%
\$250,000	25 years	7.35%	7.35%	7.29%	7.31%	7.19%	7.22%	7.20%	7.24%	7.16%	7.20%	7.16%
\$275,000	30 years	7.34%	7.35%	7.29%	7.30%	7.20%	7.23%	7.20%	7.24%	7.17%	7.21%	7.16%
\$300,000	30 years	7.33%	7.34%	7.28%	7.30%	7.19%	7.22%	7.20%	7.23%	7.16%	7.20%	7.16%

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.

All comparison rates are for secured loans.

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