

Comparison Rate Schedule Variable and Introductory Rate Home Loans

Date of Issue: Monday 12 December 2005

		National Base Variable Rate Home Loan	National Base Variable Rate Home Loan Interest Only Option	National Tailored Home Loan Variable Rate	National Tailored Home Loan Variable Rate Interest Only In Arrears	National Tailored Home Loan Variable Rate with 100% Offset	National Tailored Home Loan Variable Rate with 100% Offset Interest Only In Arrears	National Introductory Rate Home Loan 12 months Variable Rate	National Introductory Rate Home Loan 12 months Fixed Rate
Annual Percentage Rate, then								5.99%	6.14%
Annual Percentage Rate - Loans under \$250,000		6.82%	6.82%	7.32%	7.32%	7.32%	7.32%	7.32%	7.32%
Annual Percentage Rate - Loans from \$250,000		6.72%	6.72%	7.32%	7.32%	7.32%	7.32%	7.32%	7.32%
Loan Amount	Term	Comparison Rate							
\$20,000	4 years	8.40%		9.77%	8.69%	9.99%	8.81%	9.38%	9.45%
\$25,000	5 years	7.84%		9.03%	8.29%	9.19%	8.39%	8.69%	8.75%
\$30,000	5 years	7.67%		8.74%	8.13%	8.88%	8.21%	8.38%	8.43%
\$50,000	7 years	7.19%		8.02%	7.78%	8.10%	7.84%	7.72%	7.77%
\$70,000	25 years	6.91%	6.91%	7.59%	7.58%	7.64%	7.62%	7.49%	7.51%
\$100,000	25 years	6.89%	6.88%	7.51%	7.50%	7.54%	7.53%	7.40%	7.42%
\$130,000	25 years	6.87%	6.87%	7.47%	7.46%	7.49%	7.48%	7.35%	7.36%
\$150,000	25 years	6.86%	6.86%	7.45%	7.44%	7.47%	7.46%	7.33%	7.34%
\$200,000	25 years	6.85%	6.85%	7.42%	7.41%	7.43%	7.42%	7.29%	7.30%
\$225,000	25 years	6.85%	6.85%	7.41%	7.40%	7.42%	7.41%	7.28%	7.29%
\$250,000	25 years	6.75%	6.74%	7.40%	7.39%	7.41%	7.40%	7.27%	7.28%
\$275,000	30 years	6.74%	6.74%	7.38%	7.38%	7.40%	7.39%	7.27%	7.28%
\$300,000	30 years	6.74%	6.74%	7.38%	7.38%	7.39%	7.39%	7.26%	7.28%

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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