

Comparison Rate Schedule Variable Rate Home Loans

Date of Issue: Monday 31 January 2005

		National Tailored Home Loan Variable Rate	National Tailored Home Loan Variable Rate with 100% Offset	National Introductory Rate Home Loan 6 months Variable Rate	National Introductory Rate Home Loan 12 months Variable Rate	National Base Variable Rate Home Loan	National Base Variable Rate Home Loan Interest Only Option
Annual Percentage Rate - Intro Period				5.49%	5.75%		
Annual Percentage Rate - Loans under \$250,000		7.07%	7.07%	7.07%	7.07%	6.57%	6.57%
Annual Percentage Rate - Loans \$250,000 and over		7.07%	7.07%	7.07%	7.07%	6.57%	6.57%
Loan Amount	Term	Comparison Rate					
\$20,000	4 years	9.52%	9.74%	9.35%	9.14%	8.15%	
\$25,000	5 years	8.78%	8.95%	8.63%	8.45%	7.59%	
\$30,000	5 years	8.49%	8.63%	8.31%	8.13%	7.42%	
\$50,000	7 years	7.77%	7.85%	7.62%	7.48%	6.94%	
\$70,000	25 years	7.34%	7.39%	7.30%	7.25%	6.66%	6.66%
\$100,000	25 years	7.26%	7.29%	7.21%	7.15%	6.64%	6.63%
\$130,000	25 years	7.22%	7.24%	7.16%	7.10%	6.62%	6.62%
\$150,000	25 years	7.20%	7.22%	7.13%	7.08%	6.61%	6.61%
\$200,000	25 years	7.17%	7.18%	7.10%	7.04%	6.60%	6.60%
\$225,000	25 years	7.16%	7.17%	7.08%	7.03%	6.60%	6.60%
\$250,000	25 years	7.15%	7.16%	7.07%	7.02%	6.60%	6.59%
\$275,000	30 years	7.13%	7.15%	7.07%	7.02%	6.59%	6.59%
\$300,000	30 years	7.13%	7.14%	7.06%	7.01%	6.59%	6.59%

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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