

Comparison Rate Schedule Fixed Rate Home Loans

Date of Issue: Monday 31 January 2005

	National Introductory Rate Home Loan 6 months Fixed Rate	National Introductory Rate Home Loan 12 months Fixed Rate	National Tailored Home Loan 1 Year Fixed Rate	National Tailored Home Loan 2 Year Fixed Rate	National Tailored Home Loan 3 Year Fixed Rate	National Tailored Home Loan 4 Year Fixed Rate	National Tailored Home Loan 5 Year Fixed Rate	National Tailored Home Loan 10 Year Fixed Rate	
Annual Percentage Rate - Fixed Term	5.64%	5.99%	6.69%	6.79%	6.57%	6.95%	6.95%	7.55%	
Annual Percentage Rate - Variable	7.07%	7.07%	7.07%	7.07%	7.07%	7.07%	7.07%	7.07%	
Loan Amount	Term	Comparison Rate							
\$20,000	4 years	9.38%	9.25%	9.35%	9.31%	9.05%	9.40%		
\$25,000	5 years	8.66%	8.54%	8.63%	8.59%	8.35%	8.66%	8.66%	
\$30,000	5 years	8.34%	8.22%	8.35%	8.30%	8.06%	8.37%	8.37%	
\$50,000	7 years	7.64%	7.55%	7.66%	7.63%	7.42%	7.67%	7.66%	
\$70,000	25 years	7.31%	7.27%	7.30%	7.29%	7.20%	7.30%	7.29%	7.70%
\$100,000	25 years	7.22%	7.18%	7.22%	7.20%	7.12%	7.22%	7.21%	7.62%
\$130,000	25 years	7.16%	7.13%	7.18%	7.16%	7.07%	7.17%	7.16%	7.57%
\$150,000	25 years	7.14%	7.10%	7.16%	7.14%	7.05%	7.15%	7.14%	7.55%
\$200,000	25 years	7.10%	7.07%	7.13%	7.11%	7.02%	7.12%	7.11%	7.52%
\$225,000	25 years	7.09%	7.05%	7.11%	7.10%	7.01%	7.11%	7.10%	7.51%
\$250,000	25 years	7.08%	7.04%	7.11%	7.09%	7.00%	7.10%	7.09%	7.50%
\$275,000	30 years	7.08%	7.04%	7.10%	7.08%	7.00%	7.09%	7.09%	7.46%
\$300,000	30 years	7.07%	7.04%	7.09%	7.08%	7.00%	7.09%	7.08%	7.46%

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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