

# Comparison Rate Schedule National Choice Package

Date of Issue: Monday 31 January 2005

	National Choice Package Variable Rate Home Loan	National Choice Package Variable Rate Home Loan with 100% Offset	National Choice Package 1 Year Fixed Rate	National Choice Package 2 Year Fixed Rate	National Choice Package 3 Year Fixed Rate	National Choice Package 4 Year Fixed Rate	National Choice Package 5 Year Fixed Rate	National Choice Package 10 Year Fixed Rate	
Annual Percentage Rate - Fixed Term			6.69%	6.79%	6.57%	6.95%	6.95%	7.55%	
Annual Percentage Rate - Variable	6.57%	6.57%	6.57%	6.57%	6.57%	6.57%	6.57%	6.57%	
Loan Amount	Term	Comparison Rate							
\$20,000	4 years	10.07%	10.07%	10.12%	10.23%	10.07%	11.10%		
\$25,000	5 years	9.32%	9.32%	9.36%	9.46%	9.32%	9.68%	10.09%	
\$30,000	5 years	8.86%	8.86%	8.91%	9.00%	8.86%	9.22%	9.57%	
\$50,000	7 years	7.90%	7.90%	7.93%	8.01%	7.90%	8.21%	8.24%	
\$70,000	25 years	7.30%	7.30%	7.31%	7.34%	7.30%	7.44%	7.47%	8.02%
\$100,000	25 years	7.08%	7.08%	7.10%	7.13%	7.08%	7.22%	7.25%	7.80%
\$130,000	25 years	6.96%	6.96%	6.98%	7.01%	6.96%	7.11%	7.13%	7.68%
\$150,000	25 years	6.91%	6.91%	6.93%	6.96%	6.91%	7.05%	7.08%	7.63%
\$200,000	25 years	6.83%	6.83%	6.84%	6.87%	6.83%	6.97%	7.00%	7.55%
\$225,000	25 years	6.80%	6.80%	6.81%	6.84%	6.80%	6.94%	6.97%	7.52%
\$250,000	25 years	6.78%	6.78%	6.79%	6.82%	6.78%	6.92%	6.95%	7.50%
\$275,000	30 years	6.75%	6.75%	6.76%	6.79%	6.75%	6.88%	6.90%	7.41%
\$300,000	30 years	6.73%	6.73%	6.74%	6.77%	6.73%	6.86%	6.89%	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.

All comparison rates are for secured loans.

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