

# Comparison Rate Schedule - St.George Bank Home Loans

Issue Date: 10/12/2004



Type	Annual % Rate	Loan Terms and Amounts														
		\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$50,000	\$70,000	\$100,000	\$130,000	\$150,000	\$200,000	\$225,000	\$250,000	\$275,000	\$300,000
		3Yrs	4Yrs	4Yrs	5Yrs	5Yrs	7Yrs	25Yrs	25Yrs	25Yrs	25Yrs	25Yrs	25Yrs	25Yrs	30Yrs	30Yrs
Comparison Rates																
1 Year Introductory Fixed Rate	5.99%	14.53%	10.89%	9.81%	8.85%	8.49%	7.63%	7.25%	7.16%	7.11%	7.09%	7.06%	7.05%	7.04%	7.04%	7.03%
1 Year Discount Variable Rate	5.89%	14.48%	10.84%	9.77%	8.81%	8.45%	7.60%	7.24%	7.15%	7.10%	7.08%	7.05%	7.04%	7.03%	7.03%	7.02%
Standard Variable Rate	7.07%	15.14%	11.37%	10.30%	9.26%	8.89%	7.93%	7.36%	7.27%	7.23%	7.21%	7.17%	7.16%	7.15%	7.14%	7.13%
St.George Essential Home Loan	6.49%	-	-	-	-	8.46%	7.44%	6.83%	6.73%	6.67%	6.65%	6.61%	6.60%	6.59%	6.57%	6.56%
St.George Seniors Access Home Loan	8.07%	12.80%	10.54%	9.92%	9.30%	9.10%	8.54%	8.19%	8.16%	8.14%	8.13%	8.11%	8.11%	8.10%	-	-
St George Seniors Access Plus Home Loan	8.07%	13.30%	10.86%	10.17%	9.49%	9.26%	8.63%	8.23%	8.18%	8.16%	8.14%	8.13%	8.12%	8.11%	-	-
St.George Low Doc Home Loan	7.07%	-	-	-	-	-	8.11%	7.43%	7.32%	7.26%	7.24%	7.20%	7.18%	7.17%	7.15%	7.15%
St.George Low Doc 1 Year Fixed Rate	6.69%	-	-	-	-	-	7.64%	7.03%	6.93%	6.87%	6.85%	6.81%	6.80%	6.78%	6.77%	6.76%
St.George Low Doc 3 Year Fixed Rate	6.49%	-	-	-	-	-	7.44%	6.83%	6.73%	6.67%	6.65%	6.61%	6.60%	6.59%	6.57%	6.56%
St.George Low Doc 5 Year Fixed Rate	6.89%	-	-	-	-	-	7.63%	7.12%	7.05%	7.01%	7.00%	6.97%	6.96%	6.95%	6.94%	6.94%
St.George No Deposit Home Loan	7.37%	16.97%	12.50%	11.21%	9.98%	9.54%	8.41%	7.73%	7.62%	7.56%	7.54%	7.50%	7.48%	7.47%	7.45%	7.45%
1 Year Fixed Rate	6.69%	14.93%	11.20%	10.13%	9.11%	8.75%	7.82%	7.32%	7.23%	7.19%	7.17%	7.13%	7.12%	7.11%	7.10%	7.10%
2 Year Fixed Rate	6.59%	14.72%	11.01%	9.93%	8.94%	8.58%	7.69%	7.26%	7.18%	7.13%	7.11%	7.07%	7.06%	7.05%	7.05%	7.04%
3 Year Fixed Rate	6.49%	14.58%	10.84%	9.76%	8.77%	8.40%	7.53%	7.19%	7.10%	7.06%	7.04%	7.00%	6.99%	6.98%	6.99%	6.98%
4 Year Fixed Rate	6.89%	14.97%	11.19%	10.12%	9.08%	8.72%	7.78%	7.29%	7.21%	7.16%	7.14%	7.10%	7.09%	7.08%	7.08%	7.07%
5 Year Fixed Rate	6.89%	14.97%	11.19%	10.12%	9.08%	8.71%	7.77%	7.28%	7.19%	7.15%	7.13%	7.09%	7.08%	7.07%	7.07%	7.06%
Residential Construction Home Loan	5.89%	16.01%	11.67%	10.40%	9.26%	8.83%	7.80%	7.30%	7.20%	7.15%	7.13%	7.09%	7.07%	7.06%	7.06%	7.05%
Residential Construction Home Loan	7.07%	16.67%	12.15%	10.88%	9.64%	9.21%	8.08%	7.41%	7.31%	7.25%	7.23%	7.19%	7.17%	7.16%	7.15%	7.14%
Relocation Loan - with End Debt	7.07%	-	-	8.64%	8.12%	7.94%	7.47%	7.18%	7.14%	7.13%	7.12%	7.11%	7.10%	7.10%	7.09%	7.09%
Relocation Loan - with No End Debt	7.07%	-	-	9.64%	8.75%	8.46%	7.69%	7.22%	7.17%	7.15%	7.14%	7.12%	7.12%	7.11%	7.10%	7.10%
Relocation with End Debt - Construction	7.07%	-	-	8.97%	8.31%	8.11%	7.54%	7.19%	7.15%	7.13%	7.12%	7.11%	7.11%	7.10%	7.10%	7.09%
Relocation with No End Debt - Construction	7.07%	-	-	10.05%	8.99%	8.67%	7.77%	7.23%	7.18%	7.16%	7.15%	7.13%	7.12%	7.12%	7.10%	7.10%
St.George No Deposit 1 Year Fixed Rate	6.99%	16.76%	12.32%	11.04%	9.84%	9.40%	8.30%	7.69%	7.58%	7.52%	7.50%	7.45%	7.44%	7.43%	7.42%	7.41%
St.George No Deposit 2 Year Fixed Rate	6.89%	16.55%	12.13%	10.85%	9.67%	9.23%	8.16%	7.63%	7.52%	7.46%	7.44%	7.40%	7.38%	7.37%	7.37%	7.36%
St.George No Deposit 3 Year Fixed Rate	6.79%	16.41%	11.96%	10.67%	9.49%	9.06%	8.00%	7.56%	7.45%	7.39%	7.37%	7.32%	7.31%	7.30%	7.30%	7.29%
St.George No Deposit 4 Year Fixed Rate	7.19%	16.80%	12.32%	11.03%	9.81%	9.37%	8.26%	7.66%	7.55%	7.50%	7.47%	7.43%	7.41%	7.40%	7.39%	7.39%
St.George No Deposit 5 Year Fixed Rate	7.19%	16.80%	12.32%	11.03%	9.80%	9.37%	8.24%	7.65%	7.54%	7.48%	7.46%	7.41%	7.40%	7.39%	7.38%	7.37%
Negotiated Variable Rate	6.82%	-	-	-	-	-	-	-	7.03%	6.98%	6.96%	6.92%	6.91%	6.90%	6.89%	6.88%
Negotiated Variable Rate	6.67%	-	-	-	-	-	-	-	-	-	6.81%	6.77%	6.76%	6.75%	6.74%	6.73%
Negotiated Variable Rate	6.57%	-	-	-	-	-	-	-	-	-	-	-	-	6.65%	6.64%	6.63%
Negotiated Variable Rate	6.37%	-	-	-	-	-	-	-	-	-	-	-	-	6.47%	6.45%	6.44%

**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 in this schedule are based on secured loan amounts.

St.George Bank does not provide credit at a particular rate for each of the terms specified in this comparison rate schedule.