

Comparison Rate Schedule

Fixed Home Loans Comparison Rates

Amount	Annual Percentage Rate	\$70,000	\$100,000	\$130,000	\$150,000	\$200,000	\$225,000	\$250,000	\$275,000	\$300,000
Term	Rate	25yrs	25yrs	25yrs	25yrs	25yrs	25yrs	25yrs	30yrs	30yrs
^Introductory 1 Yr Fixed Home Loan	^5.99%	7.28%	7.18%	7.13%	7.11%	7.07%	7.06%	7.05%	7.04%	7.04%
^1 Yr Fixed Home Loan	^6.69%	7.35%	7.26%	7.20%	7.18%	7.14%	7.13%	7.12%	7.11%	7.10%
^2 Yr Fixed Home Loan	^6.79%	7.34%	7.24%	7.19%	7.16%	7.13%	7.11%	7.10%	7.09%	7.09%
^3 Yr Fixed Home Loan	^6.59%	7.25%	7.15%	7.10%	7.08%	7.04%	7.03%	7.02%	7.02%	7.01%
^5 Yr Fixed Home Loan	^6.99%	7.36%	7.26%	7.21%	7.18%	7.15%	7.13%	7.12%	7.11%	7.11%

Variable Home Loans Comparison Rates

Amount	Annual Percentage Rate	\$70,000	\$100,000	\$130,000	\$150,000	\$200,000	\$225,000	\$250,000	\$275,000	\$300,000
Term	Rate	25yrs	25yrs	25yrs	25yrs	25yrs	25yrs	25yrs	30yrs	30yrs
Back To Basics Home Loan	6.49%	6.59%	6.56%	6.54%	6.54%	6.52%	6.52%	6.52%	6.51%	6.51%
Standard Variable Home Loan	7.07%	7.39%	7.30%	7.24%	7.22%	7.18%	7.17%	7.16%	7.15%	7.14%
Ready Access Home Loan	7.17%	7.49%	7.40%	7.34%	7.32%	7.28%	7.27%	7.26%	7.25%	7.24%
*Introductory Ready Access Home Loan	*5.99%	7.37%	7.27%	7.22%	7.19%	7.16%	7.14%	7.13%	7.13%	7.13%
Professional Ready Access Home Loan	6.67%	7.35%	7.15%	7.04%	6.99%	6.91%	6.88%	6.86%	6.84%	6.82%
Select Ready Access Home Loan	7.17%	7.49%	7.40%	7.34%	7.32%	7.28%	7.27%	7.26%	7.25%	7.24%

Bridging Home Loan - Secured

Amount	Term	Annual Percentage Rate	Comparison Rate	Amount	Term	Annual Percentage Rate	Comparison Rate
\$10,000	3 Yrs	7.47%	11.51%	\$130,000	25 Yrs	7.47%	7.65%
\$15,000	4 Yrs	7.47%	9.73%	\$150,000	25 Yrs	7.47%	7.63%
\$20,000	4 Yrs	7.47%	9.17%	\$200,000	25 Yrs	7.47%	7.61%
\$25,000	5 Yrs	7.47%	8.69%	\$225,000	25 Yrs	7.47%	7.60%
\$30,000	5 Yrs	7.47%	8.49%	\$250,000	25 Yrs	7.47%	7.59%
\$50,000	7 Yrs	7.47%	8.01%	\$275,000	30 Yrs	7.47%	7.58%
\$70,000	25 Yrs	7.47%	7.77%	\$300,000	30 Yrs	7.47%	7.57%
\$100,000	25 Yrs	7.47%	7.69%				

^ At the expiration of the relevant fixed interest period the Annual Percentage Rate will be Suncorp's Standard Variable rate currently 7.07%.

*At the expiration of the 12 month introductory period the Annual Percentage Rate will be Suncorp's Ready Access rate currently 7.17%.

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.

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BANKING INSURANCE INVESTMENT

Credit Provider: SUNCORP-METWAY LTD ABN 66 010 831 722. Issued on 1st November 2004

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