



ABN 16 067765717
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Date issued: 11/11/2005

Consumer Credit Product:

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Amount	Term	Variable		Fixed 1 Year		Fixed 2 Years		Fixed 3 Years	
		Comparison Rate %	Annual Percentage Rate %	Comparison Rate %	Annual Percentage Rate %	Comparison Rate %	Annual Percentage Rate %	Comparison Rate %	Annual Percentage Rate %
\$70,000	25 years	8.13%	7.99%	8.11%	7.75%	8.14%	8.05%	8.18%	8.20%
\$100,000	25 years	8.09%	7.99%	8.07%	7.75%	8.10%	8.05%	8.14%	8.20%
\$130,000	25 years	8.07%	7.99%	8.04%	7.75%	8.08%	8.05%	8.12%	8.20%
\$150,000	25 years	8.06%	7.99%	8.03%	7.75%	8.07%	8.05%	8.11%	8.20%
\$200,000	25 years	8.04%	7.99%	8.02%	7.75%	8.05%	8.05%	8.09%	8.20%
\$225,000	25 years	8.03%	7.99%	8.01%	7.75%	8.04%	8.05%	8.09%	8.20%
\$250,000	25 years	8.03%	7.99%	8.01%	7.75%	8.04%	8.05%	8.08%	8.20%
\$275,000	30 years	8.02%	7.99%	8.00%	7.75%	8.03%	8.05%	8.07%	8.20%
\$300,000	30 years	8.02%	7.99%	8.00%	7.75%	8.03%	8.05%	8.07%	8.20%

IMPORTANT WARNINGS AND NOTES:

1. **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.

2. This schedule is based on all amounts of credit being secured.

Revision date: 05-October-2005