

COMPARISON RATE SCHEDULE - Date of Issue 27 October 08

PERSONAL LOANS		Personal Loan L60		CAR LOANS		Car Loans L61	
		Any Purpose Loan	Credit Card Consolidation				
		12.85%	10.95%				
Annual %age Rate		Annual Percentage Rate		New Cars to 3yrs	Used Cars 3-5 yrs		
Amount	Term	Comparison Rate pa		8.99%	11.75%		
\$30,000	5 years	12.96%	11.06%	Amount	Term	Comparison Rate per annum	
\$25,000	5 years	12.98%	11.08%	\$30,000	5 years	9.17%	11.86%
\$20,000	4 years	13.05%	11.15%	\$25,000	5 years	9.20%	11.88%
\$15,000	4 years	13.12%	11.22%	\$20,000	4 years	9.32%	11.95%
\$10,000	3 years	13.37%	11.47%	\$15,000	4 years	9.43%	12.02%
\$5,000	2 years	14.36%	12.45%	\$10,000	3 years	9.84%	12.27%
\$2,500	2 years	15.86%	13.93%	\$5,000	2 years	11.46%	13.25%

HOME (MTGE) LNS		1st Mtge L62	.50% Spec Var L46	.62% Spec Var L47	2nd Mtge L66	1st Mtge L65		1st Mtge L91		1st Mtge L92	
Annual %age Rate		Std Var	Loans \$150,000 +	Loans \$250,000 +	10.70%	5.49%*	7.74%	7.77%	7.74%	7.85%	7.74%
Amount	Terms	Comparison Rate per annum									
\$300,000	30 years	7.78%	7.27%	7.15%	10.74%	5.54%	7.79%	7.82%	7.79%	7.90%	7.79%
\$275,000	30 years	7.78%	7.28%	7.16%	10.75%	5.54%	7.80%	7.83%	7.80%	7.91%	7.80%
\$250,000	25 years	7.79%	7.29%	7.17%	10.75%	5.55%	7.81%	7.84%	7.81%	7.92%	7.81%
\$225,000	25 years	7.79%	7.29%	n/a	10.76%	5.56%	7.82%	7.85%	7.82%	7.93%	7.82%
\$200,000	25 years	7.80%	7.30%	n/a	10.77%	5.57%	7.83%	7.86%	7.83%	7.94%	7.83%
\$150,000	25 years	7.82%	7.32%	n/a	10.79%	5.59%	7.85%	7.88%	7.85%	7.97%	7.85%
\$130,000	25 years	7.83%	n/a	n/a	10.81%	5.61%	7.87%	n/a	n/a	n/a	n/a
\$100,000	25 years	7.86%	n/a	n/a	10.84%	5.64%	7.91%	n/a	n/a	n/a	n/a
\$70,000	25 years	7.91%	n/a	n/a	10.90%	5.71%	7.99%	n/a	n/a	n/a	n/a
\$50,000	7 years	8.38%	n/a	n/a	11.36%	6.39%	8.67%	n/a	n/a	n/a	n/a

WARNING: These comparison rates apply only to the examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees and costs such as fee waivers, are not included in the comparison rate but may influence the cost of a loan.

NOTES: All Personal/Car loan rates may be secured or unsecured.

* Honeymoon rate is fixed for 6 months then reverts to our standard variable rate for this loan which is 7.74%pa.

Ref: comparison rate schedule Oct 08