



Effective date: 02/05/2005

Home and Residential Investment Loans - Provided by Australia and New Zealand Banking Group Ltd													
	Standard Variable Rate Loan	Home Improvement / Supplementary Loan	Fixed Rate Loan							Easy Start Loan	Money Saver Home Loan	Money Saver Residential Investment Loan	
			1 Year fixed at	2 Years fixed at	3 Years fixed at	4 Years fixed at	5 Years fixed at	7 Years fixed at	10 Years fixed at				
Annual Percentage Rate (p.a.)	7.32%	7.32%	6.85% then variable rate 7.32%	6.85% then variable rate 7.32%	6.85% then variable rate 7.32%	6.99% then variable rate 7.32%	6.99% then variable rate 7.32%	7.50% then variable rate 7.32%	7.60% then variable rate 7.32%	1 year variable rate of 6.00% then variable rate 7.32%	6.72%	6.72%	
Amount	Term	Comparison Rate #											
\$20,000	4 years	9.17%	8.11%	8.96%	8.81%	8.72%	8.84%				8.57%		
\$25,000	5 years	8.51%	7.83%	8.34%	8.20%	8.11%	8.19%	8.18%			8.01%		
\$30,000	5 years	8.31%	7.74%	8.14%	8.00%	7.91%	7.99%	7.98%			7.82%		
\$50,000	7 years	7.75%	7.50%	7.62%	7.51%	7.42%	7.48%	7.44%	7.55%		7.38%	7.48%	7.59%
\$70,000	25 years	7.43%	7.36%	7.38%	7.33%	7.29%	7.30%	7.28%	7.53%	7.64%	7.28%	7.01%	7.05%
\$100,000	25 years	7.40%	7.35%	7.35%	7.30%	7.26%	7.27%	7.25%	7.50%	7.60%	7.26%	6.92%	6.95%
\$130,000	25 years	7.38%	7.35%	7.33%	7.28%	7.24%	7.25%	7.23%	7.49%	7.59%	7.24%	6.88%	6.90%
\$150,000	25 years	7.37%	7.34%	7.32%	7.28%	7.23%	7.25%	7.22%	7.48%	7.58%	7.23%	6.86%	6.88%
\$200,000	25 years	7.36%	7.34%	7.31%	7.26%	7.22%	7.24%	7.21%	7.47%	7.57%	7.22%	6.82%	6.84%
\$225,000	25 years	7.36%	7.34%	7.31%	7.26%	7.22%	7.23%	7.21%	7.46%	7.57%	7.22%	6.81%	6.83%
\$250,000	25 years	7.35%	7.34%	7.30%	7.26%	7.21%	7.23%	7.20%	7.46%	7.56%	7.21%	6.80%	6.82%
\$275,000	30 years	7.35%	7.33%	7.30%	7.26%	7.22%	7.24%	7.21%	7.45%	7.54%	7.22%	6.79%	6.80%
\$300,000	30 years	7.35%	7.33%	7.30%	7.26%	7.22%	7.23%	7.21%	7.44%	7.54%	7.22%	6.79%	6.80%

These rates are applicable for secured loans only

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.