

# Comparison Rate Schedule

Date of Issue: 20/7/2005

Credit provided by Adelaide Bank Limited, ABN 54 061 461 550

Home Loan Products			Basic Variable Rate Term Loans	Variable Rate Term Loans and Mortgage Tamer Home Loans							Fixed Rate Term Loans and Mortgage Tamer Home Loans						HomeBuyer Power P&I						
			GreatSaver	6 Month Discount Variable	12 Month Discount Variable	Standard Variable Rate	Lo Doc Bonus	Lo Doc Rapid	Lo Doc Express	Executive Offer	6 Month Intro Fixed	12 Month Intro Fixed	1 Year Fixed	2 Year Fixed	3 Year Fixed	4 Year Fixed	5 Year Fixed	12 Month Discount Variable	Standard Variable	Lo Doc Bonus	Lo Doc Rapid	Lo Doc Express	Executive Offer
Annual Percentage Rate			6.79%	5.25%	5.99%	7.32%	7.32%	7.57%	7.82%	6.82%	5.25%	5.99%	6.75%	6.75%	6.80%	6.99%	6.99%	6.74%	7.42%	7.42%	7.67%	7.92%	6.92%
Loan Amount	Loan Term (Yrs)	Secured or Unsecured																					
\$10,000	3	Secured	10.30% <sup>1</sup>	11.88% <sup>1</sup>	11.78% <sup>1</sup>	12.52% <sup>1</sup>	12.52% <sup>1</sup>	12.73% <sup>1</sup>	12.95% <sup>1</sup>	11.34% <sup>1</sup>	11.88% <sup>1</sup>	11.78% <sup>1</sup>	12.20% <sup>1</sup>	12.02% <sup>1</sup>	12.01% <sup>1</sup>			12.78% <sup>1</sup>	13.16% <sup>1</sup>	13.16% <sup>1</sup>	13.38% <sup>1</sup>	13.59% <sup>1</sup>	11.97% <sup>1</sup>
\$15,000	4	Secured	8.53% <sup>1</sup>	9.68% <sup>1</sup>	9.59% <sup>1</sup>	10.18% <sup>1</sup>	10.18% <sup>1</sup>	10.36% <sup>1</sup>	10.55% <sup>1</sup>	9.34% <sup>1</sup>	9.68% <sup>1</sup>	9.59% <sup>1</sup>	9.92% <sup>1</sup>	9.75% <sup>1</sup>	9.70% <sup>1</sup>	9.86% <sup>1</sup>		10.32% <sup>1</sup>	10.62% <sup>1</sup>	10.62% <sup>1</sup>	10.81% <sup>1</sup>	11.00% <sup>1</sup>	9.78% <sup>1</sup>
\$20,000	4	Secured	8.10% <sup>1</sup>	8.97% <sup>1</sup>	8.88% <sup>1</sup>	9.47% <sup>1</sup>	9.47% <sup>1</sup>	9.66% <sup>1</sup>	9.84% <sup>1</sup>	8.72% <sup>1</sup>	8.97% <sup>1</sup>	8.88% <sup>1</sup>	9.22% <sup>1</sup>	9.04% <sup>1</sup>	8.99% <sup>1</sup>	9.15% <sup>1</sup>		9.52% <sup>1</sup>	9.82% <sup>1</sup>	9.82% <sup>1</sup>	10.01% <sup>1</sup>	10.20% <sup>1</sup>	9.07% <sup>1</sup>
\$25,000	5	Secured	7.62%	8.40%	8.32%	8.81%	8.81%	8.97%	9.14%	8.15%	8.40%	8.32%	8.60%	8.44%	8.38%	8.50%	8.49%	8.86% <sup>1</sup>	9.11% <sup>1</sup>	9.11% <sup>1</sup>	9.27% <sup>1</sup>	9.44% <sup>1</sup>	8.45% <sup>1</sup>
\$30,000	5	Secured	7.48%	8.15%	8.07%	8.56%	8.56%	8.73%	8.89%	7.93%	8.15%	8.07%	8.35%	8.19%	8.13%	8.25%	8.24%	8.58% <sup>1</sup>	8.83% <sup>1</sup>	8.83% <sup>1</sup>	8.99% <sup>1</sup>	9.16% <sup>1</sup>	8.19% <sup>1</sup>
\$50,000	7	Secured	7.08%	7.63%	7.56%	7.93%	7.93%	8.06%	8.19%	7.37%	7.63%	7.56%	7.77%	7.64%	7.57%	7.66%	7.63%	7.93% <sup>1</sup>	8.13% <sup>1</sup>	8.13% <sup>1</sup>	8.25% <sup>1</sup>	8.38% <sup>1</sup>	7.57% <sup>1</sup>
\$70,000	25	Secured	6.85%	7.44%	7.41%	7.55%	7.55%	7.60%	7.66%	7.04%	7.44%	7.41%	7.49%	7.43%	7.40%	7.43%	7.40%	7.63%	7.70%	7.70%	7.76%	7.81%	7.19%
\$100,000	25	Secured	6.83%	7.37%	7.34%	7.48%	7.48%	7.53%	7.59%	6.97%	7.37%	7.34%	7.42%	7.37%	7.33%	7.36%	7.33%	7.54%	7.62%	7.62%	7.67%	7.72%	7.11%
\$130,000	25	Secured	6.82%	7.33%	7.30%	7.44%	7.44%	7.50%	7.55%	6.94%	7.33%	7.30%	7.38%	7.33%	7.29%	7.32%	7.30%	7.50%	7.57%	7.57%	7.62%	7.68%	7.07%
\$150,000	25	Secured	6.82%	7.31%	7.29%	7.43%	7.43%	7.48%	7.53%	6.92%	7.31%	7.29%	7.37%	7.31%	7.28%	7.30%	7.28%	7.48%	7.55%	7.55%	7.60%	7.66%	7.05%
\$200,000	25	Secured	6.81%	7.29%	7.26%	7.40%	7.40%	7.45%	7.51%	6.90%	7.29%	7.26%	7.34%	7.28%	7.25%	7.28%	7.25%	7.45%	7.52%	7.52%	7.57%	7.62%	7.01%
\$225,000	25	Secured	6.81%	7.28%	7.25%	7.39%	7.39%	7.44%	7.50%	6.89%	7.28%	7.25%	7.33%	7.28%	7.24%	7.27%	7.24%	7.43%	7.51%	7.51%	7.56%	7.61%	7.00%
\$250,000	25	Secured	6.81%	7.27%	7.24%	7.39%	7.39%	7.44%	7.49%	6.88%	7.27%	7.24%	7.32%	7.27%	7.23%	7.26%	7.24%	7.43%	7.50%	7.50%	7.55%	7.60%	7.00%
\$275,000	30	Secured	6.80%	7.27%	7.25%	7.37%	7.37%	7.42%	7.47%	6.87%	7.27%	7.25%	7.32%	7.27%	7.24%	7.26%	7.24%	7.42% <sup>1</sup>	7.49% <sup>1</sup>	7.49% <sup>1</sup>	7.53% <sup>1</sup>	7.58% <sup>1</sup>	6.98% <sup>1</sup>
\$300,000	30	Secured	6.80%	7.27%	7.24%	7.37%	7.37%	7.42%	7.46%	6.87%	7.27%	7.24%	7.32%	7.26%	7.23%	7.26%	7.24%	7.42% <sup>1</sup>	7.48% <sup>1</sup>	7.48% <sup>1</sup>	7.53% <sup>1</sup>	7.58% <sup>1</sup>	6.98% <sup>1</sup>

**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.

<sup>1</sup>The loan term listed is unavailable for this product.

