



Comparison Rate Schedule at 7th September 2004

Home and Residential Investment Loans - Provided by Collins Securities								
		Collins Home Loans Standard / 90 / 100	Collins Home Loans Discounted Variable Standard / 90	1 Year Fixed	3 Year Fixed	5 Year Fixed	Lo Doc Variable Rate	No Doc Variable Rate
Annual Percentage Rate		6.90%	6.25% for 1 Year then 6.90%	7.00% for 1 Year then 6.90%	7.20% for 3 Years then 6.90%	7.35% for 5 Years then 6.90%	7.70% Variable for 2 Years then 6.90% Variable	7.70% Variable for 2 Years then 7.50% Variable
Amount	Term							
\$ 50,000	7 years	7.81%	7.09%	7.30%	7.48%	7.69%	7.69%	7.98%
\$ 70,000	25 years	6.99%	6.92%	7.00%	7.08%	7.19%	7.15%	7.63%
\$ 100,000	25 years	6.97%	6.90%	6.98%	7.05%	7.17%	7.13%	7.61%
\$ 130,000	25 Years	6.95%	6.88%	6.96%	7.04%	7.16%	7.12%	7.60%
\$ 150,000	25 Years	6.95%	6.88%	6.96%	7.03%	7.15%	7.11%	7.59%
\$ 200,000	25 Years	6.94%	6.87%	6.95%	7.02%	7.14%	7.10%	7.58%
\$ 225,000	25 Years	6.93%	6.86%	6.94%	7.02%	7.14%	7.10%	7.58%
\$ 250,000	25 Years	6.93%	6.86%	6.94%	7.02%	7.13%	7.09%	7.57%
\$ 275,000	30 Years	6.93%	6.86%	6.93%	7.00%	7.11%	7.07%	7.56%
\$ 300,000	30 Years	6.92%	6.86%	6.93%	7.00%	7.11%	7.07%	7.56%

Warning: This comparison rate applies only to the example or example 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.