

VARIABLE & FIXED RATE LOANS:

Annual Percentage Rate	ABL Balanced Variable Term/Offset	ABL Balanced Variable Term/Offset $\geq \$250,000$	ABL Balanced Home Line LOC P&I	ABL Balanced Home Line LOC P&I $\geq \$250,000$	ABL Balanced Home Line LOC P&I $\geq \$500,000$	ABL 1 Year Fixed Rate Special (New business only)	ABL 1 Year Fixed Rate Term/Offset	ABL 2 Year Fixed Rate Term/Offset	ABL 3 Year Fixed Rate Term/Offset	ABL 4 Year Fixed Rate Term/Offset	ABL 5 Year Fixed Rate Term/Offset
7.20	7.10	7.05	7.30	7.15	7.15	6.29	6.90	7.00	7.05	7.10	7.20
Comparison Rate per annum											
3	12.71*	12.56*	14.73*	14.63*	14.58*	12.19*	12.54*	12.54*	12.56*		
4	9.95*	9.8*	11.29*	11.19*	11.14*	9.53*	9.81*	9.79*	9.81*	9.85*	
4	9.25*	9.10*	10.28*	10.18*	10.13*	8.84*	9.12*	9.10*	9.11*	9.15*	
5	8.51	8.36	9.34	9.24	9.19	8.17	8.40	8.38	8.38	8.42	8.51
5	8.29	8.14	9.00	8.90	8.85	7.95	8.18	8.16	8.16	8.20	8.29
7	7.67	7.52	8.12	8.02	7.97	7.41	7.58	7.56	7.56	7.58	7.67
25	7.30	7.15	7.59	7.49	7.44	7.21	7.27	7.26	7.26	7.27	7.30
25	7.27	7.12	7.51	7.41	7.36	7.17	7.24	7.23	7.23	7.23	7.27
25	7.26	7.11	7.46	7.36	7.31	7.16	7.22	7.21	7.21	7.22	7.26
25	7.25	7.10	7.44	7.34	7.29	7.15	7.22	7.21	7.20	7.21	7.25
25	7.24	7.09	7.40	7.30	7.25	7.14	7.20	7.19	7.19	7.20	7.24
25	7.23	7.08	7.39	7.29	7.24	7.13	7.20	7.19	7.19	7.19	7.23
25	7.23	7.08	7.38	7.28	7.23	7.13	7.20	7.19	7.18	7.19	7.23
30	7.22	7.07	7.37	7.27	7.22	7.14	7.19	7.19	7.18	7.19	7.22
30	7.22	7.07	7.36	7.26	7.21	7.13	7.19	7.18	7.18	7.19	7.22

LO DOC LOANS:

* Large Loan discounts are available for NEW business only

Annual Percentage Rate	ABL Term/Offset LoDoc Saver 60	ABL Term/Offset LoDoc Saver 60 $\geq \$250,000$	ABL Term/Offset LoDoc Saver 60 $\geq \$500,000$	ABL Term/Offset LoDoc Saver 80	ABL Term/Offset LoDoc Plus	ABL LOC LoDoc Saver 60	ABL LOC LoDoc Saver 60 $\geq \$250,000$	ABL LOC LoDoc Saver 60 $\geq \$500,000$	ABL LOC LoDoc Saver 80	ABL LOC LoDoc Plus
7.20	7.10	7.05	7.05	7.50	7.75	7.30	7.20	7.15	7.60	7.85
Comparison Rate per annum										
3	12.71*	12.61*	12.56*	12.98*	13.20*	14.73*	14.63*	14.58*	15.00*	15.22*
4	9.95*	9.85*	9.8*	10.17*	10.37*	11.29*	11.19*	11.14*	11.52*	11.71*
4	9.25*	9.15*	9.10*	9.48*	9.67*	10.28*	10.18*	10.13*	10.51*	10.70*
5	8.51	8.41	8.36	8.71	8.87	9.34	9.24	9.19	9.54	9.70
5	8.29	8.19	8.14	8.49	8.65	9.00	8.90	8.85	9.20	9.36
7	7.67	7.57	7.52	7.82	7.95	8.12	8.02	7.97	8.27	8.40
25	7.30	7.20	7.15	7.37	7.42	7.59	7.49	7.44	7.66	7.71
25	7.27	7.17	7.12	7.33	7.39	7.51	7.41	7.36	7.57	7.62
25	7.26	7.16	7.11	7.32	7.37	7.46	7.36	7.31	7.52	7.57
25	7.25	7.15	7.10	7.31	7.36	7.44	7.34	7.29	7.50	7.55
25	7.24	7.14	7.09	7.30	7.35	7.40	7.30	7.25	7.47	7.52
25	7.23	7.13	7.08	7.29	7.35	7.39	7.29	7.24	7.45	7.51
25	7.23	7.13	7.08	7.29	7.34	7.38	7.28	7.23	7.44	7.50
30	7.22	7.12	7.07	7.28	7.33	7.37	7.27	7.22	7.43	7.47
30	7.22	7.12	7.07	7.28	7.32	7.36	7.26	7.21	7.42	7.47

* Large Loan discounts are available for NEW business only

Warning:
These comparison rates apply 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.

These rates are applicable for secured loans only.
* The loan term listed is unavailable for this product.

Credit Provider: Adelaide Bank Limited
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