

Comparison Rate Schedule

Issued 1 November, 2004 – #1

| Variable Home Loan – secured residential first mortgage | | | | | | | | | | | |
|---|--------------|-------------------------------|-----------------|-------------------------------|-----------------|-----------------------|-----------------|-------------------------------|-----------------|-------------------------------|-----------------|
| Amount of Credit | Term of Loan | Average Annual % Rate Less 2% | | Average Annual % Rate Less 1% | | Average Annual % Rate | | Average Annual % Rate Plus 1% | | Average Annual % Rate Plus 2% | |
| | | Annual % Rate | Comparison Rate | Annual % Rate | Comparison Rate | Annual % Rate | Comparison Rate | Annual % Rate | Comparison Rate | Annual % Rate | Comparison Rate |
| \$70,000 Secured | 25 Years | 7.00% | 7.23% | 8.00% | 8.24% | 9.00% | 9.25% | 10.00% | 10.27% | 11.00% | 11.28% |
| \$100,000 Secured | 25 Years | 7.00% | 7.16% | 8.00% | 8.17% | 9.00% | 9.18% | 10.00% | 10.19% | 11.00% | 11.20% |
| \$130,000 Secured | 25 Years | 7.00% | 7.12% | 8.00% | 8.13% | 9.00% | 9.14% | 10.00% | 10.14% | 11.00% | 11.15% |
| \$150,000 Secured | 25 Years | 7.00% | 7.11% | 8.00% | 8.11% | 9.00% | 9.12% | 10.00% | 10.12% | 11.00% | 11.13% |
| \$200,000 Secured | 25 Years | 7.00% | 7.08% | 8.00% | 8.08% | 9.00% | 9.09% | 10.00% | 10.09% | 11.00% | 11.10% |
| \$225,000 Secured | 25 Years | 7.00% | 7.07% | 8.00% | 8.07% | 9.00% | 9.08% | 10.00% | 10.08% | 11.00% | 11.09% |
| \$250,000 Secured | 25 Years | 7.00% | 7.06% | 8.00% | 8.07% | 9.00% | 9.07% | 10.00% | 10.07% | 11.00% | 11.08% |
| \$275,000 Secured | 30 Years | 7.00% | 7.05% | 8.00% | 8.06% | 9.00% | 9.06% | 10.00% | 10.06% | 11.00% | 11.07% |
| \$300,000 Secured | 30 Years | 7.00% | 7.05% | 8.00% | 8.05% | 9.00% | 9.05% | 10.00% | 10.06% | 11.00% | 11.06% |

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.

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