



Comparison Rate Schedule

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.

PRODUCT NAME		Split loan details														Unsecured Personal Loan (maximum fixed term 5 years)	Secured Personal Loan (maximum fixed term 5 years)	
		Discount Split Home Loan (only available with 3, 4 or 5 year fixed)	3 year Fixed Home Loan	Standard Variable Home Loan	Discount Variable Home Loan	Budget BLUE Home Loan	Budget Home Loan	Professionals Home Loan \$200,000 up to \$299,999	Professionals Home Loan \$300,000 plus	Lo Doc Home Loan	1 year Fixed Home Loan	2 year Fixed Home Loan	3 year Fixed Home Loan	4 year Fixed Home Loan	5 year Fixed Home Loan			
Secured/Unsecured		secured	secured	secured	secured	secured	secured	secured	secured	secured	secured	secured	secured	secured	secured	unsecured	secured	
Annual Percentage Rate (%p.a)		5.74% <small>variable rate for one year reverting to 7.32% p.a.</small>	6.74% <small>fixed rate for three years reverting to 7.32% p.a.</small>	7.32% <small>variable</small>	6.32% <small>variable rate for one year reverting to 7.32% p.a.</small>	6.75% <small>variable</small>	6.70% <small>variable</small>	6.82% <small>variable</small>	6.72% <small>variable</small>	7.37% <small>variable</small>	6.74% <small>fixed rate for one year reverting to 7.32% p.a.</small>	6.74% <small>fixed rate for two years reverting to 7.32% p.a.</small>	6.74% <small>fixed rate for three years reverting to 7.32% p.a.</small>	6.84% <small>fixed rate for four years reverting to 7.32% p.a.</small>	6.84% <small>fixed rate for five years reverting to 7.32% p.a.</small>	11.20% <small>fixed</small>	8.74% <small>fixed</small>	
TERM	LOAN AMT	Split loan results																
2 Years	\$ 2,500.00															16.41%	13.90%	
2 Years	\$ 5,000.00															13.76%	11.27%	
3 Years	\$ 10,000.00															12.07%	9.60%	
4 Years	\$ 15,000.00															11.65%	9.18%	
4 Years	\$ 20,000.00	9.10%	9.75%	9.29%	9.17%	9.99%					10.89%	9.48%	9.30%	9.19%	9.26%	9.26%	11.53%	9.07%
5 Years	\$ 25,000.00	8.34%	8.89%	8.51%	8.31%	8.95%					9.79%	8.67%	8.50%	8.39%	8.42%	8.40%		8.95%
5 Years	\$ 30,000.00	8.07%	8.62%	8.24%	8.05%	8.57%					9.38%	8.40%	8.24%	8.12%	8.15%	8.14%		8.92%
7 Years	\$ 50,000.00	7.46%	7.89%	7.60%	7.32%	7.60%					8.35%	7.72%	7.59%	7.48%	7.49%	7.44%		8.82%
25 Years	\$ 70,000.00	7.30%	7.47%	7.36%	6.89%	7.03%					7.74%	7.40%	7.35%	7.29%	7.28%	7.25%		
25 Years	\$ 100,000.00	7.25%	7.42%	7.31%	6.85%	6.93%					7.63%	7.36%	7.30%	7.25%	7.24%	7.21%		
25 Years	\$ 130,000.00	7.23%	7.40%	7.29%	6.83%	6.87%					7.57%	7.34%	7.28%	7.23%	7.22%	7.18%		
25 Years	\$ 150,000.00	7.22%	7.39%	7.28%	6.82%	6.85%	6.95%	6.85%	7.54%	7.33%	7.27%	7.22%	7.21%	7.17%				
25 Years	\$ 200,000.00	7.20%	7.37%	7.26%	6.80%	6.81%	6.92%	6.82%	7.50%	7.31%	7.25%	7.20%	7.19%	7.15%				
25 Years	\$ 225,000.00	7.20%	7.37%	7.26%	6.79%	6.80%	6.91%	6.81%	7.48%	7.30%	7.25%	7.19%	7.18%	7.15%				
25 Years	\$ 250,000.00	7.19%	7.36%	7.25%	6.79%	6.79%	6.90%	6.80%	7.47%	7.30%	7.24%	7.19%	7.18%	7.14%				
30 Years	\$ 275,000.00	7.20%	7.35%	7.26%	6.78%	6.78%	6.89%	6.79%	7.46%	7.30%	7.25%	7.20%	7.19%	7.16%				
30 Years	\$ 300,000.00	7.20%	7.35%	7.25%	6.78%	6.77%	6.88%	6.78%	7.45%	7.29%	7.24%	7.20%	7.19%	7.15%				

For further information about comparison rates, please contact IMB Sales Centres or IMB DIRECT on 133 462