

## Comparison Rate Schedule

Issue date: 27 June 2005

Credit Provider: Perpetual Trustee Company Limited															
	"Special" Variable Rate Loan	Honeymoon Rate Loan	Standard Variable Rate Loan	Fixed Rate Loan					Low Doc Variable Rate	Low Doc Fixed Rate Loan for LVR <=80%					
				1 Year fixed at	2 Years fixed at	3 Years fixed at	4 Years fixed at	5 Years fixed at	LVR <= 80%	1 Year fixed at	2 Years fixed at	3 Years fixed at	4 Years fixed at	5 Years fixed at	
Annual Percentage Rate per annum	6.79%	N/A Until Further Notice	7.30%	7.10% reverting to variable rate 7.30%	7.03% reverting to variable rate 7.30%	7.04% reverting to variable rate 7.30%	7.05% reverting to variable rate 7.30%	7.09% reverting to variable rate 7.30%	7.24%	7.35% reverting to variable rate 7.24%	7.28% reverting to variable rate 7.24%	7.29% reverting to variable rate 7.24%	7.30% reverting to variable rate 7.24%	7.34% reverting to variable rate 7.24%	
Amount	Term	Comparison Rate per annum#													
\$30,000	5 years	7.91%	N/A	8.42%	8.34%	8.24%	8.20%	8.18%	8.21%	8.70%	8.74%	8.73%	8.74%	8.76%	8.80%
\$50,000	7 years	7.27%	N/A	7.78%	7.72%	7.64%	7.60%	7.57%	7.59%	7.87%	7.90%	7.89%	7.91%	7.92%	7.96%
\$70,000	25 years	6.89%	N/A	7.40%	7.38%	7.35%	7.33%	7.31%	7.31%	7.38%	7.40%	7.39%	7.40%	7.41%	7.43%
\$100,000	25 years	6.86%	N/A	7.37%	7.35%	7.32%	7.30%	7.28%	7.28%	7.34%	7.35%	7.35%	7.36%	7.36%	7.39%
\$130,000	25 years	6.85%	N/A	7.36%	7.33%	7.30%	7.28%	7.26%	7.26%	7.32%	7.33%	7.33%	7.33%	7.34%	7.36%
\$150,000	25 years	6.84%	N/A	7.35%	7.33%	7.29%	7.27%	7.25%	7.25%	7.31%	7.32%	7.32%	7.32%	7.33%	7.35%
\$200,000	25 years	6.83%	N/A	7.34%	7.31%	7.28%	7.26%	7.24%	7.24%	7.29%	7.30%	7.30%	7.31%	7.31%	7.34%
\$225,000	25 years	6.82%	N/A	7.33%	7.31%	7.28%	7.26%	7.24%	7.24%	7.28%	7.30%	7.29%	7.30%	7.31%	7.33%
\$250,000	25 years	6.82%	N/A	7.33%	7.31%	7.27%	7.25%	7.23%	7.23%	7.28%	7.29%	7.29%	7.30%	7.30%	7.33%
\$275,000	30 years	6.81%	N/A	7.32%	7.30%	7.27%	7.25%	7.24%	7.24%	7.27%	7.28%	7.28%	7.29%	7.29%	7.31%
\$300,000	30 years	6.81%	N/A	7.32%	7.30%	7.27%	7.25%	7.24%	7.24%	7.27%	7.28%	7.28%	7.28%	7.29%	7.31%

# NOTE: All rates are calculated for secured loans 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 rates but may influence the cost of the loan.