

COMPARISON RATE SCHEDULE

Car Finance Gold (New Cars)

Annual Percentage Rate (p.a.)		7.75%
Amount	Term	Comparison Rate
\$10,000	3 years	8.43%
\$15,000	4 years	8.10%
\$20,000	4 years	8.01%
\$25,000	5 years	7.92%
\$30,000	5 years	7.89%
\$50,000*	7 years*	7.81%*

Car Finance Gold

Annual Percentage Rate (p.a.)		8.5%
Amount	Term	Comparison Rate
\$10,000	3 years	9.18%
\$15,000	4 years	8.85%
\$20,000	4 years	8.76%
\$25,000	5 years	8.67%
\$30,000	5 years	8.64%
\$50,000*	7 years*	8.56%*

Car Finance

Annual Percentage Rate (p.a.)		10.75%
Amount	Term	Comparison Rate
\$10,000	3 years	11.44%
\$15,000	4 years	11.10%
\$20,000	4 years	11.02%
\$25,000	5 years	10.92%
\$30,000	5 years	10.89%
\$50,000*	7 years*	10.81%*

These rates are applicable to secured loans.

*Credit is available for this amount but not for the term specified in this 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.

COMPARISON RATE SCHEDULE

Personal Loans

Annual Percentage Rate (p.a.)		12.95%
Amount	Term	Comparison Rate
\$5,000	2 years	14.96%
\$10,000	3 years	13.65%

Personal Loans

Annual Percentage Rate (p.a.)		12.45%
Amount	Term	Comparison Rate
\$5,000	2 years	14.46%
\$10,000	3 years	13.15%

Personal Loans

Annual Percentage Rate (p.a.)		11.95%
Amount	Term	Comparison Rate
\$10,000	3 years	12.64%
\$15,000	4 years	12.31%
\$20,000	4 years	12.22%

Personal Loans

Annual Percentage Rate (p.a.)		11.45%
Amount	Term	Comparison Rate
\$10,000	3 years	12.14%
\$15,000	4 years	11.81%
\$20,000	4 years	11.72%

Credit Card Consolidation

Annual Percentage Rate (p.a.)		11.25%
Amount	Term	Comparison Rate
\$5,000	2 years	13.25%
\$10,000	3 years	11.94%
\$15,000	4 years	11.60%
\$20,000	4 years	11.52%

Computer Loan

Annual Percentage Rate (p.a.)		9.90%
Amount	Term	Comparison Rate
\$2,500	2 years	13.85%
\$5,000	2 years	11.89%
\$10,000	3 years	10.58%
\$15,000*	4 years*	10.25%*

These rates are applicable to unsecured loans

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COMPARISON RATE SCHEDULE

ULTIMATE <u>Home and Residential Investment Loans</u>	Annual Percentage Rate (p.a.)	Fixed Rate Loan
		1 to 5 year fixed
	6.92%	Available on request

Amount	Term	Comparison Rate
\$50,000	for a term of 7 years	7.31%
\$70,000	for a term of 25 years	7.02%
\$100,000	for a term of 25 years	6.99%
\$130,000	for a term of 25 years	6.97%
\$150,000	for a term of 25 years	6.97%
\$200,000	for a term of 25 years	6.95%
\$225,000	for a term of 25 years	6.95%
\$250,000	for a term of 25 years	6.95%

These rates are applicable to secured loans

*Credit is available for this amount but not for the term specified in this schedule.

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INTEGRIS <u>Home and Residential Investment Loans</u>	Annual Percentage Rate (p.a.)	Fixed Rate Loan
		1 to 5 year fixed
	6.77%	Available on request

Amount	Term	Comparison Rate
\$50,000	for a term of 7 years	7.44%
\$70,000	for a term of 25 years	6.94%
\$100,000	for a term of 25 years	6.89%
\$130,000	for a term of 25 years	6.86%
\$150,000	for a term of 25 years	6.85%
\$200,000	for a term of 25 years	6.83%
\$225,000	for a term of 25 years	6.82%
\$250,000	for a term of 25 years	6.82%
\$275,000	for a term of 30 years	6.81%
\$300,000	for a term of 30 years	6.81%

These rates are applicable to secured loans

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COMPARISON RATE SCHEDULE

ULTIMATE Interest Only Home and Residential Investment Loans

Annual Percentage Rate (p.a.)	6.92%	
Amount	Term	Comparison Rate
\$50,000*	7 years*	7.29%*
\$70,000*	25 years*	7.04%*
\$100,000*	25 years*	7.01%*
\$130,000*	25 years*	6.99%*
\$150,000*	25 years*	6.98%*
\$200,000*	25 years*	6.96%*
\$225,000*	25 years*	6.96%*
\$250,000*	25 years*	6.95%*

These rates are applicable to secured loans.

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