



Comparison Rate Schedule

page 1 of 3

Date of Issue: 03. 05. 2005

| | | Home Loan Plus | | Bullet All In One | | Equity Gold | | Elite Variable | | Elite Line of Credit | | CarpeDiem | Discount Lite Doc |
|-------------------------------|-----------------|--|--------------------|-------------------|--------------------|--------------|--------------------|----------------|--------------|----------------------|--------------|--------------|-------------------|
| | | Standard | Discounted Low Doc | Standard | Discounted Low Doc | Standard | Discounted Low Doc | Standard | Low Doc | Standard | Low Doc | Standard | Low Doc |
| Annual Percentage Rate (p.a.) | | 6.84% | 7.29% | 6.99% | 7.49% | 7.24% | 7.74% | 6.99% | 7.99% | 7.24% | 8.24% | 4.59% | 7.14% |
| Amount | Term | Comparison Rate (per annum) - Secured Loans only | | | | | | | | | | | |
| \$50,000 | 7 years | 7.40% | 7.63% | 7.55% | 7.80% | 7.80% | 8.06% | 7.60% | 8.59% | 7.85% | 8.84% | 7.23% | 7.81% |
| \$70,000 | 25 years | 6.97% | 7.06% | 7.12% | 7.23% | 7.37% | 7.48% | 7.12% | 8.12% | 7.37% | 8.37% | 7.04% | 7.32% |
| \$100,000 | 25 years | 6.93% | 7.02% | 7.08% | 7.19% | 7.33% | 7.44% | 7.08% | 8.08% | 7.33% | 8.33% | 7.00% | 7.28% |
| \$130,000 | 25 years | 6.91% | 7.00% | 7.06% | 7.16% | 7.31% | 7.42% | 7.06% | 8.06% | 7.31% | 8.31% | 6.98% | 7.26% |
| \$150,000 | 25 years | 6.90% | 6.99% | 7.05% | 7.15% | 7.30% | 7.41% | 7.05% | 8.05% | 7.30% | 8.30% | 6.97% | 7.25% |
| \$200,000 | 25 years | 6.89% | 6.98% | 7.04% | 7.14% | 7.29% | 7.39% | 7.03% | 8.03% | 7.28% | 8.29% | 6.95% | 7.24% |
| \$225,000 | 25 years | 6.88% | 6.97% | 7.03% | 7.13% | 7.28% | 7.38% | 7.03% | 8.03% | 7.28% | 8.28% | 6.95% | 7.23% |
| \$250,000 | 25 years | 6.88% | 6.97% | 7.03% | 7.13% | 7.28% | 7.38% | 7.02% | 8.03% | 7.28% | 8.28% | 6.94% | 7.23% |
| \$275,000 | 30 years | 6.87% | 6.95% | 7.02% | 7.11% | 7.27% | 7.36% | 7.02% | 8.02% | 7.27% | 8.27% | 6.95% | 7.22% |
| \$300,000 | 30 years | 6.87% | 6.95% | 7.02% | 7.11% | 7.27% | 7.36% | 7.02% | 8.02% | 7.27% | 8.27% | 6.95% | 7.21% |

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

page 2 of 3

Date of Issue: 03.05.2005

| | | Easy Credit | | Access | | | Ready Access | | | Flexi | | Cashpower LOC | |
|-------------------------------|-----------------|--|--------------|-----------------------------|--------------|------------------|-----------------------------|--------------|------------------|--------------|--------------|---------------|--------------|
| | | Standard | Low Doc | Standard & Low Doc Saver 60 | Low Doc | Low Doc Saver 80 | Standard & Low Doc Saver 60 | Low Doc | Low Doc Saver 80 | Standard | Low Doc | Standard | Low Doc |
| Annual Percentage Rate (p.a.) | | 7.09% | 8.14% | 7.20% | 7.95% | 7.70% | 7.40% | 8.15% | 7.90% | 7.24% | 7.99% | 7.44% | 8.19% |
| Amount | Term | Comparison Rate (per annum) - Secured Loans only | | | | | | | | | | | |
| \$50,000 | 7 years | 7.61% | 8.56% | 7.86% | 8.25% | 8.12% | 8.41% | 8.80% | 8.67% | 7.77% | 8.16% | 7.97% | 8.36% |
| \$70,000 | 25 years | 7.21% | 8.11% | 7.34% | 7.50% | 7.45% | 7.73% | 7.89% | 7.84% | 7.36% | 7.51% | 7.56% | 7.72% |
| \$100,000 | 25 years | 7.17% | 8.07% | 7.30% | 7.46% | 7.40% | 7.63% | 7.79% | 7.74% | 7.32% | 7.48% | 7.52% | 7.68% |
| \$130,000 | 25 years | 7.15% | 8.05% | 7.28% | 7.43% | 7.38% | 7.58% | 7.74% | 7.68% | 7.30% | 7.46% | 7.50% | 7.66% |
| \$150,000 | 25 years | 7.15% | 8.04% | 7.27% | 7.42% | 7.37% | 7.56% | 7.71% | 7.66% | 7.29% | 7.45% | 7.50% | 7.65% |
| \$200,000 | 25 years | 7.13% | 8.03% | 7.25% | 7.41% | 7.35% | 7.52% | 7.67% | 7.62% | 7.28% | 7.44% | 7.48% | 7.64% |
| \$225,000 | 25 years | 7.13% | 8.02% | 7.24% | 7.40% | 7.35% | 7.50% | 7.66% | 7.61% | 7.28% | 7.43% | 7.48% | 7.63% |
| \$250,000 | 25 years | 7.12% | 8.02% | 7.24% | 7.40% | 7.34% | 7.49% | 7.65% | 7.60% | 7.27% | 7.43% | 7.47% | 7.63% |
| \$275,000 | 30 years | 7.12% | 8.01% | 7.23% | 7.37% | 7.32% | n/a | n/a | n/a | 7.27% | 7.41% | 7.47% | 7.61% |
| \$300,000 | 30 years | 7.11% | 8.00% | 7.23% | 7.37% | 7.32% | n/a | n/a | n/a | 7.26% | 7.40% | 7.46% | 7.61% |

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 - Seniors Home Equity Release Loan

page 3 of 3

Date of Issue:

10. 03. 2005

| Seniors Home Equity Release Loan | | | | |
|----------------------------------|-----------------|-----------------------------|--|--|
| | | Standard | 2 years fixed interest rate, then variable rate | 4 years fixed interest rate, then variable rate |
| Variable Rate (p.a.) | | 8.25% | 8.25% | 8.25% |
| Initial Fixed Rate (p.a.) | | - | 8.50% | 8.90% |
| Amount | Term | Comparison Rate (per annum) | | |
| \$20,000 | 4 years | 9.97% | 10.10% | 10.62% |
| \$25,000 | 5 years | 9.41% | 9.51% | 9.92% |
| \$30,000 | 5 years | 9.22% | 9.32% | 9.73% |
| \$50,000 | 7 years | 8.74% | 8.81% | 9.11% |
| \$70,000 | 25 years | 8.40% | 8.42% | 8.50% |
| \$100,000 | 25 years | 8.35% | 8.37% | 8.46% |
| \$130,000 | 25 years | 8.33% | 8.35% | 8.43% |
| \$150,000 | 25 years | 8.32% | 8.34% | 8.42% |
| \$200,000 | 25 years | 8.30% | 8.32% | 8.41% |
| \$225,000 | 25 years | 8.30% | 8.32% | 8.40% |
| \$250,000 | 25 years | 8.29% | 8.31% | 8.40% |
| \$275,000 | 30 years | 8.28% | 8.30% | 8.37% |
| \$300,000 | 30 years | 8.28% | 8.30% | 8.37% |

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.