

Comparison Rate Schedule National Shareholders' Package

Date of Issue: Monday 26 September 2005

		National Shareholders' Package Variable Rate Home Loan	National Shareholders' Package Variable Rate Home Loan with 100% Offset	National Shareholders' Package 1 Year Fixed Rate	National Shareholders' Package 2 Year Fixed Rate	National Shareholders' Package 3 Year Fixed Rate	National Shareholders' Package 4 Year Fixed Rate	National Shareholders' Package 5 Year Fixed Rate	National Shareholders' Package 10 Year Fixed Rate
Annual Percentage Rate - Fixed, then				6.85%	6.85%	6.47%	6.99%	6.99%	6.99%
Annual Percentage Rate - Variable		7.32%	7.32%	7.32%	7.32%	7.32%	7.32%	7.32%	7.32%
Loan Amount	Term	Comparison Rate							
\$20,000	4 years	7.32%	7.32%	7.11%	6.96%	6.52%	6.99%		
\$25,000	5 years	7.32%	7.32%	7.14%	7.01%	6.60%	7.00%	6.99%	
\$30,000	5 years	7.32%	7.32%	7.14%	7.01%	6.60%	7.00%	6.99%	
\$50,000	7 years	7.40%	7.42%	7.26%	7.16%	6.81%	7.12%	7.09%	
\$70,000	25 years	7.43%	7.46%	7.38%	7.34%	7.18%	7.31%	7.28%	7.19%
\$100,000	25 years	7.40%	7.42%	7.35%	7.30%	7.15%	7.27%	7.25%	7.16%
\$130,000	25 years	7.38%	7.40%	7.33%	7.28%	7.13%	7.26%	7.23%	7.14%
\$150,000	25 years	7.37%	7.39%	7.32%	7.28%	7.12%	7.25%	7.22%	7.13%
\$200,000	25 years	7.36%	7.37%	7.31%	7.26%	7.11%	7.24%	7.21%	7.12%
\$225,000	25 years	7.35%	7.36%	7.30%	7.26%	7.11%	7.23%	7.21%	7.11%
\$250,000	25 years	7.35%	7.36%	7.30%	7.26%	7.10%	7.23%	7.20%	7.11%
\$275,000	30 years	7.35%	7.35%	7.30%	7.26%	7.12%	7.24%	7.21%	7.13%
\$300,000	30 years	7.35%	7.35%	7.30%	7.26%	7.12%	7.23%	7.21%	7.12%

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.

All comparison rates are for secured loans.

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