

## COMPARISON RATE SCHEDULE

Pepper Finance Corporation Ltd

ACN 094 317 647

Issue date: 18/07/2005

### Product: Pepper Homeloans Standard Variable Home Loan

Amount	Term	1		2		3		4		5	
		APR	CCR	APR	CCR	APR	CCR	APR	CCR	APR	CCR
\$50,000	7 Years	7.00%	7.77%	8.00%	8.78%	9.00%	9.79%	10.00%	10.80%	11.00%	11.81%
\$70,000	25 Years	7.00%	7.23%	8.00%	8.24%	9.00%	9.25%	10.00%	10.27%	11.00%	11.28%
\$100,000	25 Years	7.00%	7.19%	8.00%	8.20%	9.00%	9.21%	10.00%	10.22%	11.00%	11.24%
\$130,000	25 Years	7.00%	7.18%	8.00%	8.18%	9.00%	9.19%	10.00%	10.20%	11.00%	11.21%
\$150,000	25 Years	7.00%	7.17%	8.00%	8.18%	9.00%	9.18%	10.00%	10.19%	11.00%	11.20%
\$200,000	25 Years	7.00%	7.15%	8.00%	8.16%	9.00%	9.17%	10.00%	10.18%	11.00%	11.19%
\$225,000	25 Years	7.00%	7.15%	8.00%	8.16%	9.00%	9.16%	10.00%	10.17%	11.00%	11.18%
\$250,000	25 Years	7.00%	7.14%	8.00%	8.15%	9.00%	9.16%	10.00%	10.17%	11.00%	11.18%
\$275,000	25 Years	7.00%	7.14%	8.00%	8.15%	9.00%	9.16%	10.00%	10.17%	11.00%	11.17%
\$300,000	25 Years	7.00%	7.14%	8.00%	8.15%	9.00%	9.15%	10.00%	10.16%	11.00%	11.17%

### Product: Pepper Homeloans Pepper NearPrime Home Loan

Amount	Term	1		2		3		4		5	
		APR	CCR	APR	CCR	APR	CCR	APR	CCR	APR	CCR
\$50,000	7 Years	7.00%	8.03%	8.00%	9.04%	9.00%	10.06%	10.00%	11.07%	11.00%	12.08%
\$70,000	25 Years	7.00%	7.26%	8.00%	8.28%	9.00%	9.29%	10.00%	10.31%	11.00%	11.32%
\$100,000	25 Years	7.00%	7.18%	8.00%	8.19%	9.00%	9.20%	10.00%	10.21%	11.00%	11.22%
\$130,000	25 Years	7.00%	7.14%	8.00%	8.15%	9.00%	9.16%	10.00%	10.16%	11.00%	11.17%
\$150,000	25 Years	7.00%	7.12%	8.00%	8.13%	9.00%	9.13%	10.00%	10.14%	11.00%	11.15%
\$200,000	25 Years	7.00%	7.09%	8.00%	8.10%	9.00%	9.10%	10.00%	10.11%	11.00%	11.11%
\$225,000	25 Years	7.00%	7.08%	8.00%	8.09%	9.00%	9.09%	10.00%	10.09%	11.00%	11.10%
\$250,000	25 Years	7.00%	7.07%	8.00%	8.08%	9.00%	9.08%	10.00%	10.08%	11.00%	11.09%
\$275,000	25 Years	7.00%	7.07%	8.00%	8.07%	9.00%	9.07%	10.00%	10.08%	11.00%	11.08%
\$300,000	25 Years	7.00%	7.06%	8.00%	8.06%	9.00%	9.07%	10.00%	10.07%	11.00%	11.07%

Pepper Homeloans Level 3, 146 Arthur Street North Sydney NSW 2060

**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 costs savings such as fee waivers, are not included in the Comparison Rate but may influence the cost of the loan.