



Comparison Rate Schedule - Summary

Credit Provider Adelaide Bank Ltd
Mortgage Manager Pioneer Mortgage Services
Date Issued 26 Apr 2005

Product		Balanced Home Line	Balanced Variable	Lo Doc Home Line	Lo Doc Term Loan Variable	Property Line	Offset Home Loan Variable	Offset Home Loan Fixed 1 Year	Offset Home Loan Fixed 2 Years	Offset Home Loan Fixed 3 Years
Annual Interest Rate		7.4%	7.24%	8.2%	8.15%	7.74%	7.24%	6.75%	7.15%	6.9%
Amount	Term	Comparison Rate								
\$70,000.00	25 years	7.71%	7.36%	7.88%	7.56%	8.4%	7.36%	7.09%	7.15%	7.09%
\$100,000.00	25 years	7.62%	7.33%	7.78%	7.52%	8.21%	7.33%	7.05%	7.11%	7.05%
\$130,000.00	25 years	7.57%	7.31%	7.73%	7.5%	8.1%	7.31%	7.03%	7.09%	7.03%
\$150,000.00	25 years	7.54%	7.3%	7.71%	7.49%	8.05%	7.3%	7.02%	7.08%	7.02%
\$200,000.00	25 years	7.51%	7.28%	7.68%	7.47%	7.97%	7.28%	7.01%	7.07%	7.01%
\$225,000.00	25 years	7.5%	7.28%	7.66%	7.47%	7.95%	7.28%	7%	7.06%	7%
\$250,000.00	25 years	7.49%	7.27%	7.65%	7.46%	7.93%	7.27%	7%	7.06%	7%
\$275,000.00	30 years	7.47%	7.27%	7.62%	7.44%	7.9%	7.27%	7%	7.05%	6.99%
\$300,000.00	30 years	7.47%	7.27%	7.62%	7.44%	7.89%	7.27%	6.99%	7.05%	6.99%

Product		Offset Home Loan Fixed 4 Years	Offset Home Loan Fixed 5 Years	Offset LoDoc Home Loan	Balanced Fixed 1 Year	Balanced Fixed 2 Years	Balanced Fixed 3 Years	Balanced Fixed 4 Years	Balanced Fixed 5 Years	Lo Doc Saver 60
Annual Interest Rate		7.4%	7.4%	8.15%	6.85%	7.1%	7.15%	7.2%	7.3%	7.24%
Amount	Term	Comparison Rate								
\$70,000.00	25 years	7.27%	7.3%	8.28%	7.1%	7.34%	7.34%	7.19%	7.25%	7.36%
\$100,000.00	25 years	7.23%	7.26%	8.24%	7.06%	7.3%	7.3%	7.16%	7.22%	7.33%
\$130,000.00	25 years	7.21%	7.24%	8.22%	7.04%	7.28%	7.28%	7.14%	7.2%	7.31%
\$150,000.00	25 years	7.2%	7.23%	8.21%	7.03%	7.27%	7.27%	7.13%	7.19%	7.3%
\$200,000.00	25 years	7.19%	7.22%	8.2%	7.02%	7.26%	7.26%	7.11%	7.17%	7.28%
\$225,000.00	25 years	7.18%	7.21%	8.19%	7.01%	7.25%	7.25%	7.11%	7.17%	7.28%
\$250,000.00	25 years	7.18%	7.21%	8.19%	7.01%	7.25%	7.25%	7.1%	7.16%	7.27%
\$275,000.00	30 years	7.16%	7.19%	8.18%	7%	7.24%	7.24%	7.09%	7.15%	7.27%
\$300,000.00	30 years	7.16%	7.18%	8.18%	7%	7.24%	7.24%	7.09%	7.14%	7.27%

Product		Lo Doc Saver 80	Balanced 100%	Lo Doc Home Line 60	Lo Doc Home Line 80
Annual Interest Rate		7.74%	7.24%	7.4%	7.84%
Amount	Term	Comparison Rate			
\$70,000.00	25 years	7.87%	7.36%	7.71%	8.15%
\$100,000.00	25 years	7.83%	7.33%	7.62%	8.06%
\$130,000.00	25 years	7.81%	7.31%	7.57%	8.01%
\$150,000.00	25 years	7.8%	7.3%	7.54%	7.98%
\$200,000.00	25 years	7.78%	7.28%	7.51%	7.95%
\$225,000.00	25 years	7.78%	7.28%	7.5%	7.94%
\$250,000.00	25 years	7.78%	7.27%	7.49%	7.93%
\$275,000.00	30 years	7.77%	7.27%	7.47%	7.91%
\$300,000.00	30 years	7.77%	7.27%	7.47%	7.91%

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Comparison Rate Schedule - Summary

Credit Provider Pioneer First (Australia) Ltd

Mortgage Manager Pioneer Mortgage Services

Date Issued 26 Apr 2005

Product		Flexible Choice Variable	Flexi Express Variable	Cashpower	Prime Variable	Flexible Choice Fixed 1 Year	Flexible Choice Fixed 2 Years	Flexible Choice Fixed 3 Years	Flexible Choice Fixed 4 Years	Flexible Choice Fixed 5 Years
Annual Interest Rate		7.24%	7.89%	7.24%	7.44%	7.15%	7.2%	7.2%	7.25%	7.35%
Amount	Term	Comparison Rate								
\$70,000.00	25 years	7.36%	7.5%	N/A	7.57%	7.35%	7.36%	7.35%	7.37%	7.42%
\$100,000.00	25 years	7.33%	7.46%	N/A	7.53%	7.32%	7.32%	7.32%	7.33%	7.38%
\$130,000.00	25 years	7.31%	7.44%	N/A	7.51%	7.3%	7.3%	7.3%	7.31%	7.36%
\$150,000.00	25 years	7.3%	7.43%	N/A	7.5%	7.29%	7.29%	7.29%	7.3%	7.35%
\$200,000.00	25 years	7.28%	7.42%	N/A	7.48%	7.27%	7.28%	7.27%	7.29%	7.33%
\$225,000.00	25 years	7.28%	7.41%	N/A	7.48%	7.27%	7.27%	7.27%	7.28%	7.33%
\$250,000.00	25 years	7.27%	7.41%	N/A	7.48%	7.27%	7.27%	7.26%	7.28%	7.32%
\$275,000.00	30 years	7.27%	7.39%	N/A	7.47%	7.26%	7.26%	7.26%	7.27%	7.31%
\$300,000.00	30 years	7.27%	7.39%	N/A	7.47%	7.26%	7.26%	7.26%	7.27%	7.31%

Product		Flexible Choice Fixed 7 Years	Flexible Choice Fixed 10 Years	Cashpower Express	Flexible Choice Discount Variable 6 Months	Flexi Express Fixed 1 Year	Flexi Express Fixed 2 Years	Flexi Express Fixed 3 Years	Flexi Express Fixed 4 Years	Flexi Express Fixed 5 Years
Annual Interest Rate		7.85%	7.95%	7.95%	6.89%	7.4%	7.5%	7.75%	7.85%	7.95%
Amount	Term	Comparison Rate								
\$70,000.00	25 years	7.73%	7.9%	7.51%	7.35%	7.4%	7.42%	7.27%	7.29%	7.31%
\$100,000.00	25 years	7.69%	7.86%	7.48%	7.31%	7.36%	7.38%	7.23%	7.25%	7.28%
\$130,000.00	25 years	7.67%	7.84%	7.46%	7.29%	7.34%	7.36%	7.21%	7.23%	7.25%
\$150,000.00	25 years	7.66%	7.83%	7.45%	7.28%	7.33%	7.35%	7.2%	7.23%	7.25%
\$200,000.00	25 years	7.64%	7.81%	7.43%	7.26%	7.32%	7.34%	7.19%	7.21%	7.23%
\$225,000.00	25 years	7.64%	7.81%	7.43%	7.26%	7.31%	7.33%	7.18%	7.21%	7.23%
\$250,000.00	25 years	7.63%	7.8%	7.42%	7.26%	7.31%	7.33%	7.18%	7.2%	7.22%
\$275,000.00	30 years	7.6%	7.76%	7.4%	7.25%	7.3%	7.32%	7.16%	7.18%	7.2%
\$300,000.00	30 years	7.6%	7.76%	7.4%	7.25%	7.3%	7.31%	7.16%	7.17%	7.19%

Product		Flexi Express Fixed 7 Years
Annual Interest Rate		8.1%
Amount	Term	Comparison Rate
\$70,000.00	25 years	7.34%
\$100,000.00	25 years	7.31%
\$130,000.00	25 years	7.29%
\$150,000.00	25 years	7.28%
\$200,000.00	25 years	7.26%
\$225,000.00	25 years	7.26%
\$250,000.00	25 years	7.25%
\$275,000.00	30 years	7.22%
\$300,000.00	30 years	7.22%

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Comparison Rate Schedule - Summary

Credit Provider Pioneer Mortgages Ltd
Mortgage Manager Pioneer Mortgage Services
Date Issued 26 Apr 2005

Product		All in One	Smart Saver Equity	Smart Saver Variable	Smart Saver 100% Variable	Smart Saver Fixed 1 Year	Smart Saver Fixed 2 Years	Smart Saver Fixed 3 Years	Smart Saver Fixed 4 Years	Smart Saver Fixed 5 Years
Annual Interest Rate		7.4%	7.4%	7.24%	7.24%	7.3%	7.3%	7.4%	7.45%	7.5%
Amount	Term	Comparison Rate								
\$70,000.00	25 years	N/A	N/A	7.36%	7.36%	7.37%	7.38%	7.41%	7.45%	7.48%
\$100,000.00	25 years	N/A	N/A	7.33%	7.33%	7.33%	7.34%	7.38%	7.41%	7.45%
\$130,000.00	25 years	N/A	N/A	7.31%	7.31%	7.31%	7.32%	7.35%	7.39%	7.43%
\$150,000.00	25 years	N/A	N/A	7.3%	7.3%	7.3%	7.31%	7.35%	7.38%	7.42%
\$200,000.00	25 years	N/A	N/A	7.28%	7.28%	7.29%	7.3%	7.33%	7.36%	7.4%
\$225,000.00	25 years	N/A	N/A	7.28%	7.28%	7.29%	7.29%	7.33%	7.36%	7.4%
\$250,000.00	25 years	N/A	N/A	7.27%	7.27%	7.28%	7.29%	7.32%	7.35%	7.39%
\$275,000.00	30 years	N/A	N/A	7.27%	7.27%	7.27%	7.28%	7.31%	7.34%	7.38%
\$300,000.00	30 years	N/A	N/A	7.27%	7.27%	7.27%	7.28%	7.31%	7.34%	7.37%

Product		Low Doc	Smart Saver Discount Variable 12 Months	Low Doc All in One	Low Doc 60 All in One	Low Doc 36
Annual Interest Rate		7.75%	6.73%	7.4%	7.5%	7.8%
Amount	Term	Comparison Rate				
\$70,000.00	25 years	7.27%	7.31%	N/A	N/A	7.53%
\$100,000.00	25 years	7.23%	7.27%	N/A	N/A	7.5%
\$130,000.00	25 years	7.21%	7.25%	N/A	N/A	7.47%
\$150,000.00	25 years	7.2%	7.24%	N/A	N/A	7.47%
\$200,000.00	25 years	7.19%	7.23%	N/A	N/A	7.45%
\$225,000.00	25 years	7.18%	7.22%	N/A	N/A	7.45%
\$250,000.00	25 years	7.18%	7.22%	N/A	N/A	7.44%
\$275,000.00	30 years	7.16%	7.22%	N/A	N/A	7.42%
\$300,000.00	30 years	7.16%	7.22%	N/A	N/A	7.42%

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Comparison Rate Schedule - Summary

Credit Provider FIG
Mortgage Manager Pioneer Mortgage Services
Date Issued 26 Apr 2005

Product		Ultimate Variable	Ultimate Low Start	Ultimate Fixed 2 Years	Ultimate Fixed 3 Years	Ultimate Fixed 5 Years	Ultimate Split Fixed 2 Years	Ultimate Split Fixed 3 Years	Ultimate Split Fixed 5 Years	Ultimate Construction
Annual Interest Rate		7.04%	6.94%	7.2%	7.33%	7.37%	7.25%	7.35%	7.52%	7.7%
Amount	Term	Comparison Rate								
\$70,000.00	25 years	7.16%	7.15%	7.2%	7.25%	7.31%	7.09%	7.15%	7.3%	7.83%
\$100,000.00	25 years	7.13%	7.12%	7.16%	7.21%	7.28%	7.05%	7.11%	7.26%	7.79%
\$130,000.00	25 years	7.11%	7.1%	7.14%	7.19%	7.26%	7.03%	7.09%	7.24%	7.77%
\$150,000.00	25 years	7.1%	7.09%	7.13%	7.18%	7.25%	7.02%	7.08%	7.23%	7.76%
\$200,000.00	25 years	7.08%	7.07%	7.12%	7.17%	7.23%	7.01%	7.07%	7.22%	7.74%
\$225,000.00	25 years	7.08%	7.07%	7.11%	7.16%	7.23%	7%	7.06%	7.21%	7.74%
\$250,000.00	25 years	7.07%	7.06%	7.11%	7.16%	7.22%	7%	7.06%	7.21%	7.74%
\$275,000.00	30 years	7.07%	7.06%	7.1%	7.15%	7.2%	6.98%	7.04%	7.18%	7.73%
\$300,000.00	30 years	7.07%	7.06%	7.1%	7.14%	7.2%	6.98%	7.04%	7.17%	7.73%

Product		Ultimate Advantage	Ultimate Advantage Split	Ultimate Fastdoc 65 Variable (LVR under 60)	Ultimate Fastdoc 65 Split Variable	Ultimate Fastdoc 65 Fixed (LVR under 60) 2 Years	Ultimate Fastdoc 65 Fixed (LVR under 60) 3 Years	Ultimate Fastdoc 65 Fixed (LVR under 60) 5 Years	Ultimate Fastdoc 65 Split Fixed 2 Years	Ultimate Fastdoc 65 Split Fixed 3 Years
Annual Interest Rate		7.14%	6.9%	7.5%	7.59%	7.7%	7.78%	7.87%	7.95%	8.05%
Amount	Term	Comparison Rate								
\$70,000.00	25 years	7.26%	N/A	7.63%	7.68%	7.67%	7.71%	7.8%	7.79%	7.86%
\$100,000.00	25 years	7.23%	N/A	7.59%	7.65%	7.63%	7.67%	7.76%	7.75%	7.82%
\$130,000.00	25 years	7.21%	N/A	7.57%	7.64%	7.61%	7.65%	7.74%	7.73%	7.8%
\$150,000.00	25 years	7.2%	N/A	7.56%	7.63%	7.6%	7.64%	7.73%	7.73%	7.79%
\$200,000.00	25 years	7.18%	N/A	7.54%	7.62%	7.59%	7.63%	7.71%	7.71%	7.77%
\$225,000.00	25 years	7.18%	N/A	7.54%	7.62%	7.58%	7.62%	7.71%	7.71%	7.77%
\$250,000.00	25 years	7.17%	N/A	7.54%	7.61%	7.58%	7.62%	7.71%	7.7%	7.76%
\$275,000.00	30 years	7.17%	N/A	7.53%	7.61%	7.57%	7.61%	7.68%	7.69%	7.75%
\$300,000.00	30 years	7.17%	N/A	7.53%	7.61%	7.56%	7.6%	7.68%	7.68%	7.74%

Product		Ultimate Fastdoc 65 Split Fixed 5 Years	Ultimate Advantage Fastdoc 65 (LVR under 60)	Ultimate Fastdoc 80 < 70% Variable	Ultimate Fastdoc 80 Fixed (LVR 65 to 70) 2 Years	Ultimate Fastdoc 80 Fixed (LVR 65 to 70) 3 Years	Ultimate Fastdoc 80 Fixed (LVR 65 to 70) 5 Years	Ultimate Advantage Fastdoc 80 (LVR 70 to 80)	Ultimate Fastdoc 80 Variable (LVR 70 to 80)	Ultimate Fastdoc 80 > 70% - < 75% Fixed 2 Years
Annual Interest Rate		8.22%	7.59%	7.59%	7.95%	8.03%	8.12%	7.94%	7.85%	8.05%
Amount	Term	Comparison Rate								
\$70,000.00	25 years	8.01%	7.72%	7.68%	7.79%	7.85%	7.96%	8.07%	7.98%	7.89%
\$100,000.00	25 years	7.97%	7.68%	7.65%	7.75%	7.81%	7.93%	8.03%	7.94%	7.86%
\$130,000.00	25 years	7.95%	7.66%	7.64%	7.73%	7.79%	7.9%	8.01%	7.92%	7.83%
\$150,000.00	25 years	7.94%	7.65%	7.63%	7.73%	7.78%	7.9%	8%	7.91%	7.83%
\$200,000.00	25 years	7.93%	7.63%	7.62%	7.71%	7.77%	7.88%	7.99%	7.89%	7.81%
\$225,000.00	25 years	7.92%	7.63%	7.62%	7.71%	7.76%	7.87%	7.98%	7.89%	7.81%
\$250,000.00	25 years	7.92%	7.63%	7.61%	7.7%	7.76%	7.87%	7.98%	7.89%	7.8%
\$275,000.00	30 years	7.89%	7.62%	7.61%	7.69%	7.74%	7.84%	7.97%	7.88%	7.79%
\$300,000.00	30 years	7.88%	7.62%	7.61%	7.68%	7.74%	7.84%	7.97%	7.88%	7.79%

Product		Ultimate Fastdoc 80 < 70% Split Fixed 2 Years	Ultimate Fastdoc 80 < 70% Split Fixed 3 Years	Ultimate Fastdoc 80 < 70% Split Fixed 5 Years	Ultimate Fastdoc 80 > 70% - < 75% Split Fixed 2 Years	Ultimate Fastdoc 80 > 70% - < 75% Fixed 3 Years	Ultimate Fastdoc 80 > 70% - < 75% Split Fixed 3 Years	Ultimate Fastdoc 80 > 70% - < 75% Fixed 5 Years	Ultimate Fastdoc 80 > 70% - < 75% Split Fixed 5 Years	Ultimate Advantage Fastdoc 80 > 70% - < 75%
Annual Interest Rate		7.95%	8.05%	8.22%	8.05%	8.15%	8.15%	8.32%	8.32%	7.79%
Amount	Term	Comparison Rate								
\$70,000.00	25 years	7.79%	7.86%	8.01%	7.89%	7.96%	7.96%	8.11%	8.11%	7.92%
\$100,000.00	25 years	7.75%	7.82%	7.97%	7.86%	7.92%	7.92%	8.07%	8.07%	7.88%
\$130,000.00	25 years	7.73%	7.8%	7.95%	7.83%	7.9%	7.9%	8.05%	8.05%	7.86%
\$150,000.00	25 years	7.73%	7.79%	7.94%	7.83%	7.89%	7.89%	8.04%	8.04%	7.85%
\$200,000.00	25 years	7.71%	7.77%	7.93%	7.81%	7.87%	7.87%	8.03%	8.03%	7.83%
\$225,000.00	25 years	7.71%	7.77%	7.92%	7.81%	7.87%	7.87%	8.02%	8.02%	7.83%
\$250,000.00	25 years	7.7%	7.76%	7.92%	7.8%	7.87%	7.87%	8.02%	8.02%	7.83%
\$275,000.00	30 years	7.69%	7.75%	7.89%	7.79%	7.85%	7.85%	7.99%	7.99%	7.82%
\$300,000.00	30 years	7.68%	7.74%	7.88%	7.79%	7.84%	7.84%	7.98%	7.98%	7.82%

Product		Ultimate Fastdoc 80 Variable (LVR 65 to 70)	Ultimate Fastdoc 80 Fixed (LVR 70 to 80) 2 Years	Ultimate Fastdoc 80 > 75% - < 80% Split Fixed 2 Years	Ultimate Fastdoc 80 Fixed (LVR 70 to 80) 3 Years	Ultimate Fastdoc 80 > 75% - < 80% Split Fixed 3 Years	Ultimate Fastdoc 80 Fixed (LVR 70 to 80) 5 Years	Ultimate Fastdoc 80 > 75% - < 80% Split Fixed 5 Years	Ultimate Advantage Fastdoc 80 > 75% - < 80%	Ultimate Advantage Fastdoc 65 (LVR 60 to 65)
Annual Interest Rate		7.74%	8.05%	8.05%	8.13%	8.15%	8.22%	8.32%	7.79%	7.84%
Amount	Term	Comparison Rate								
\$70,000.00	25 years	7.87%	7.93%	7.89%	7.99%	7.96%	8.09%	8.11%	7.92%	7.97%
\$100,000.00	25 years	7.83%	7.9%	7.86%	7.95%	7.92%	8.05%	8.07%	7.88%	7.93%
\$130,000.00	25 years	7.81%	7.87%	7.83%	7.93%	7.9%	8.03%	8.05%	7.86%	7.91%
\$150,000.00	25 years	7.8%	7.87%	7.83%	7.92%	7.89%	8.02%	8.04%	7.85%	7.9%
\$200,000.00	25 years	7.78%	7.85%	7.81%	7.9%	7.87%	8.01%	8.03%	7.83%	7.89%
\$225,000.00	25 years	7.78%	7.85%	7.81%	7.9%	7.87%	8%	8.02%	7.83%	7.88%
\$250,000.00	25 years	7.78%	7.84%	7.8%	7.89%	7.87%	8%	8.02%	7.83%	7.88%
\$275,000.00	30 years	7.77%	7.83%	7.79%	7.88%	7.85%	7.97%	7.99%	7.82%	7.87%
\$300,000.00	30 years	7.77%	7.83%	7.79%	7.87%	7.84%	7.97%	7.98%	7.82%	7.87%

Product		Ultimate Fastdoc 65 Variable (LVR 60 to 65)	Ultimate Fastdoc 65 Fixed (LVR 60 to 65) 2 Years	Ultimate Fastdoc 65 Fixed (LVR 60 to 65) 3 Years	Ultimate Fastdoc 65 Fixed (LVR 60 to 65) 5 Years
Annual Interest Rate		7.74%	7.95%	8.03%	8.12%
Amount	Term	Comparison Rate			
\$70,000.00	25 years	7.87%	7.91%	7.96%	8.05%
\$100,000.00	25 years	7.83%	7.87%	7.92%	8.01%
\$130,000.00	25 years	7.81%	7.85%	7.9%	7.99%
\$150,000.00	25 years	7.8%	7.84%	7.89%	7.98%
\$200,000.00	25 years	7.78%	7.83%	7.87%	7.96%
\$225,000.00	25 years	7.78%	7.82%	7.87%	7.96%
\$250,000.00	25 years	7.78%	7.82%	7.86%	7.95%
\$275,000.00	30 years	7.77%	7.81%	7.85%	7.93%
\$300,000.00	30 years	7.77%	7.81%	7.85%	7.93%

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