

Comparison Rate Schedule - St. George Bank Home Loans

Issue Date: 08/08/2005



Type	Annual % Rate	Loan Terms and Amounts														
		\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$50,000	\$70,000	\$100,000	\$130,000	\$150,000	\$200,000	\$225,000	\$250,000	\$275,000	\$300,000
		3Yrs	4Yrs	4Yrs	5Yrs	5Yrs	7Yrs	25Yrs	25Yrs	25Yrs	25Yrs	25Yrs	25Yrs	25Yrs	30Yrs	30Yrs
		Comparison Rates														
1 Year Introductory Fixed Rate	6.09%	14.69%	11.06%	9.99%	9.04%	8.68%	7.83%	7.48%	7.39%	7.34%	7.32%	7.29%	7.28%	7.27%	7.27%	7.26%
1 Year Discount Variable Rate	6.14%	14.72%	11.08%	10.01%	9.06%	8.70%	7.85%	7.48%	7.40%	7.35%	7.33%	7.30%	7.28%	7.28%	7.27%	7.27%
Standard Variable Rate	7.32%	15.38%	11.61%	10.54%	9.50%	9.14%	8.18%	7.61%	7.52%	7.48%	7.46%	7.42%	7.41%	7.40%	7.39%	7.38%
Essential Home Loan	6.74%	-	-	-	-	8.71%	7.69%	7.08%	6.98%	6.92%	6.90%	6.86%	6.85%	6.83%	6.82%	6.81%
Seniors Access Home Loan	8.32%	13.04%	10.78%	10.16%	9.55%	9.34%	8.79%	8.44%	8.40%	8.39%	8.38%	8.36%	8.36%	8.35%	-	-
Seniors Access Plus Home Loan	8.32%	13.54%	11.11%	10.41%	9.74%	9.50%	8.88%	8.48%	8.43%	8.40%	8.39%	8.38%	8.37%	8.36%	-	-
Low Doc Home Loan	7.32%	-	-	-	-	-	8.36%	7.68%	7.57%	7.51%	7.49%	7.45%	7.43%	7.42%	7.40%	7.40%
Low Doc 1 Year Fixed Rate	6.85%	-	-	-	-	-	8.22%	7.63%	7.52%	7.46%	7.44%	7.40%	7.38%	7.37%	7.36%	7.35%
Low Doc 3 Year Fixed Rate	6.85%	-	-	-	-	-	8.03%	7.54%	7.43%	7.37%	7.35%	7.31%	7.29%	7.28%	7.28%	7.27%
Low Doc 5 Year Fixed Rate	6.99%	-	-	-	-	-	8.05%	7.53%	7.42%	7.36%	7.34%	7.30%	7.28%	7.27%	7.27%	7.26%
1 Year Fixed Rate	6.85%	15.12%	11.40%	10.33%	9.33%	8.96%	8.05%	7.56%	7.47%	7.43%	7.41%	7.37%	7.36%	7.35%	7.34%	7.34%
2 Year Fixed Rate	6.85%	14.97%	11.26%	10.19%	9.20%	8.83%	7.94%	7.51%	7.43%	7.38%	7.36%	7.33%	7.31%	7.30%	7.30%	7.30%
3 Year Fixed Rate	6.85%	14.93%	11.18%	10.11%	9.11%	8.74%	7.85%	7.47%	7.38%	7.34%	7.32%	7.28%	7.27%	7.26%	7.26%	7.26%
4 Year Fixed Rate	6.99%	15.06%	11.29%	10.22%	9.19%	8.82%	7.91%	7.49%	7.40%	7.35%	7.33%	7.30%	7.29%	7.28%	7.28%	7.27%
5 Year Fixed Rate	6.99%	15.06%	11.29%	10.22%	9.18%	8.81%	7.88%	7.46%	7.37%	7.33%	7.31%	7.27%	7.26%	7.25%	7.25%	7.25%
Residential Construction Home Loan	6.14%	16.28%	11.92%	10.66%	9.50%	9.08%	8.05%	7.55%	7.45%	7.40%	7.37%	7.34%	7.32%	7.31%	7.31%	7.30%
Residential Construction Home Loan	7.32%	16.94%	12.42%	11.14%	9.89%	9.46%	8.33%	7.66%	7.56%	7.50%	7.48%	7.44%	7.42%	7.41%	7.40%	7.39%
Relocation Loan - with End Debt	7.32%	-	-	8.89%	8.36%	8.19%	7.72%	7.42%	7.39%	7.38%	7.37%	7.36%	7.35%	7.35%	7.34%	7.34%
Relocation Loan - with No End Debt	7.32%	-	-	9.88%	8.99%	8.71%	7.94%	7.47%	7.42%	7.40%	7.39%	7.37%	7.37%	7.36%	7.35%	7.35%
Relocation with End Debt - Construction	7.32%	-	-	9.22%	8.56%	8.35%	7.78%	7.44%	7.40%	7.38%	7.37%	7.36%	7.36%	7.35%	7.35%	7.34%
Relocation with No End Debt - Construction	7.32%	-	-	10.30%	9.24%	8.91%	8.02%	7.48%	7.43%	7.41%	7.39%	7.38%	7.37%	7.36%	7.35%	7.35%
Negotiated Variable Rate	7.07%	-	-	-	-	-	-	-	-	7.27%	7.23%	7.21%	7.17%	7.16%	7.15%	7.14%
Negotiated Variable Rate	6.92%	-	-	-	-	-	-	-	-	-	-	7.06%	7.02%	7.01%	7.00%	6.99%
Negotiated Variable Rate	6.82%	-	-	-	-	-	-	-	-	-	-	-	-	-	6.90%	6.89%
Negotiated Variable Rate	6.62%	-	-	-	-	-	-	-	-	-	-	-	-	-	6.72%	6.70%

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 in this schedule are based on secured loan amounts.

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		3Yrs	4Yrs	4Yrs	5Yrs	5Yrs	7Yrs	25Yrs	25Yrs	25Yrs	25Yrs	25Yrs	25Yrs	25Yrs	30Yrs	30Yrs
Comparison Rates																
No Deposit Variable Rate	7.62%	17.22%	12.74%	11.45%	10.23%	9.79%	8.65%	7.98%	7.87%	7.81%	7.79%	7.75%	7.73%	7.72%	7.70%	7.70%
No Deposit 1 Year Fixed Rate	7.15%	16.95%	12.53%	11.24%	10.05%	9.61%	8.52%	7.93%	7.82%	7.76%	7.74%	7.69%	7.68%	7.67%	7.66%	7.65%
No Deposit 2 Year Fixed Rate	7.15%	16.80%	12.39%	11.10%	9.92%	9.48%	8.41%	7.88%	7.77%	7.71%	7.69%	7.65%	7.63%	7.62%	7.62%	7.61%
No Deposit 3 Year Fixed Rate	7.15%	16.76%	12.31%	11.02%	9.83%	9.40%	8.33%	7.84%	7.73%	7.67%	7.65%	7.60%	7.59%	7.58%	7.58%	7.57%
No Deposit 4 Year Fixed Rate	7.29%	16.90%	12.42%	11.13%	9.91%	9.48%	8.38%	7.85%	7.74%	7.69%	7.66%	7.62%	7.61%	7.59%	7.59%	7.58%
No Deposit 5 Year Fixed Rate	7.29%	16.90%	12.42%	11.13%	9.90%	9.47%	8.35%	7.83%	7.72%	7.66%	7.64%	7.59%	7.58%	7.57%	7.57%	7.56%
No Deposit (Flexible Deposit Option) Variable Rate	7.32%	16.92%	12.45%	11.16%	9.93%	9.50%	8.36%	7.68%	7.57%	7.51%	7.49%	7.45%	7.43%	7.42%	7.40%	7.40%
No Deposit (Flexible Deposit Option) 1 Year Fixed Rate	6.85%	16.66%	12.23%	10.95%	9.75%	9.32%	8.22%	7.63%	7.52%	7.46%	7.44%	7.40%	7.38%	7.37%	7.36%	7.35%
No Deposit (Flexible Deposit Option) 2 Year Fixed Rate	6.85%	16.51%	12.09%	10.80%	9.62%	9.19%	8.11%	7.58%	7.47%	7.42%	7.39%	7.35%	7.34%	7.32%	7.32%	7.31%
No Deposit (Flexible Deposit Option) 3 Year Fixed Rate	6.85%	16.47%	12.01%	10.72%	9.54%	9.10%	8.03%	7.54%	7.43%	7.37%	7.35%	7.31%	7.29%	7.28%	7.28%	7.27%
No Deposit (Flexible Deposit Option) 4 Year Fixed Rate	6.99%	16.60%	12.12%	10.83%	9.62%	9.18%	8.08%	7.55%	7.45%	7.39%	7.36%	7.32%	7.31%	7.30%	7.29%	7.28%
No Deposit (Flexible Deposit Option) 5 Year Fixed Rate	6.99%	16.60%	12.12%	10.83%	9.61%	9.17%	8.05%	7.53%	7.42%	7.36%	7.34%	7.30%	7.28%	7.27%	7.27%	7.26%

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St.George Bank Ltd. ABN 92 055 513 070