

COMPARISON RATE SCHEDULE

Date of Issue: 8 March 2010		Standard Variable Rate	Basic Variable Rate	Flying Start Introductory Rate	1 year fixed rate	2 year fixed rate	3 year fixed rate	5 year fixed rate							
Annual Percentage Rate (per annum)		6.75%	6.07%	5.50% reverting to 6.75%	6.60% reverting to 6.75%	7.20% reverting to 6.75%	7.60% reverting to 6.75%	7.90% reverting to 6.75%							
		Comparison Rate (per annum)													
Amount # #	Term	O/Occ	Inv	O/Occ	Inv	O/Occ	Inv	O/Occ	Inv	O/Occ	Inv	O/Occ	Inv	O/Occ	Inv
\$30,000 for a term of	5 years	8.12%	8.69%	8.01%	8.01%	7.64%	8.22%	8.06%	8.63%	8.42%	8.99%	8.85%	9.42%	9.28%	9.85%
\$50,000 for a term of	7 years	7.35%	7.68%	7.00%	7.00%	6.99%	7.32%	7.30%	7.64%	7.58%	7.91%	7.95%	8.27%	8.42%	8.75%
\$70,000 for a term of	25 years	6.90%	7.08%	6.40%	6.40%	6.77%	6.95%	6.89%	7.07%	7.00%	7.18%	7.15%	7.34%	7.43%	7.61%
\$100,000 for a term of	25 years	6.86%	6.98%	6.30%	6.30%	6.72%	6.85%	6.84%	6.97%	6.95%	7.08%	7.11%	7.24%	7.38%	7.51%
\$130,000 for a term of	25 years	6.83%	6.93%	6.25%	6.25%	6.70%	6.80%	6.82%	6.91%	6.92%	7.02%	7.08%	7.18%	7.36%	7.46%
\$150,000 for a term of	25 years	6.82%	6.91%	6.23%	6.23%	6.69%	6.77%	6.80%	6.89%	6.91%	7.00%	7.07%	7.16%	7.35%	7.43%
\$200,000 for a term of	25 years	6.80%	6.87%	6.19%	6.19%	6.67%	6.74%	6.79%	6.85%	6.89%	6.96%	7.05%	7.12%	7.33%	7.39%
\$225,000 for a term of	25 years	6.80%	6.85%	6.17%	6.17%	6.67%	6.72%	6.78%	6.84%	6.89%	6.95%	7.05%	7.10%	7.32%	7.38%
\$250,000 for a term of	25 years	6.79%	6.84%	6.16%	6.16%	6.66%	6.71%	6.78%	6.83%	6.88%	6.93%	7.04%	7.09%	7.32%	7.37%
\$275,000 for a term of	30 years	6.78%	6.83%	6.15%	6.15%	6.67%	6.71%	6.77%	6.81%	6.87%	6.91%	7.01%	7.05%	7.26%	7.30%
\$300,000 for a term of	30 years	6.78%	6.81%	6.14%	6.14%	6.67%	6.71%	6.77%	6.81%	6.86%	6.90%	7.01%	7.05%	7.26%	7.30%

		Personal Loan - Secured #	Personal Loan - Unsecured	Personal Loan - New Car #	Personal Loan - Variable Rate New Car #
Annual Percentage Rate (per annum)		9.80%	11.49%	8.80%	9.20%
Amount	Term	Comparison Rate (per annum)			
\$2,500 for a term of	2 years	-	16.71%	-	-
\$5,000 for a term of	2 years	-	14.05%	-	-
\$10,000 for a term of	3 years	10.67%	12.36%	9.66%	10.06%
\$15,000 for a term of	4 years	10.24%	11.94%	9.24%	9.64%
\$20,000 for a term of	4 years	10.13%	11.83%	9.13%	9.53%
\$25,000 for a term of	5 years	10.02%	11.71%	9.01%	9.42%
\$30,000 for a term of	5 years	9.98%	-	8.98%	9.38%
\$50,000 for a term of	7 years	9.19%	-	8.25%	9.28%

WARNING: The comparison rate only applies to the example or examples given above. 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 Home Loans are secured

Secured Personal Loan

Contact us on 1300 864 266 for more information



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