

# Smart Suite Comparison Rate Schedule

Date of Issue: 24/08/2009

Home Loan Products			Variable Rate Term Loans		Fixed Rate Term Loans			
			Variable <i>SmartFit</i>	Variable <i>SmartDoc</i>	3 Year <i>SmartFix</i>	5 Year <i>SmartFix</i>	3 Year <i>SmartDoc Fixed</i>	5 Year <i>SmartDoc Fixed</i>
Annual Percentage Rate			5.39%	6.39%	6.99%	7.64%	7.99%	8.64%
Loan Amount	Loan Term (Yrs)	Secured or Unsecured						
\$10,000	3	Secured	14.16% <sup>1</sup>	15.14% <sup>1</sup>	15.72% <sup>1</sup>		16.69% <sup>1</sup>	
\$15,000	4	Secured	10.12% <sup>1</sup>	11.09% <sup>1</sup>	11.59% <sup>1</sup>		12.57% <sup>1</sup>	
\$20,000	4	Secured	8.93% <sup>1</sup>	9.91% <sup>1</sup>	10.41% <sup>1</sup>		11.40% <sup>1</sup>	
\$25,000	5	Secured	7.82%	8.80%	9.16%	10.03%	10.15%	11.02%
\$30,000	5	Secured	7.41%	8.40%	8.76%	9.63%	9.75%	10.62%
\$50,000	7	Secured	6.37%	7.36%	7.47%	8.44%	8.47%	9.43%
\$70,000	25	Secured	5.74%	6.74%	6.20%	6.75%	7.21%	7.78%
\$100,000	25	Secured	5.64%	6.63%	6.09%	6.64%	7.10%	7.67%
\$130,000	25	Secured	5.58%	6.58%	6.03%	6.58%	7.05%	7.61%
\$150,000	25	Secured	5.56%	6.55%	6.01%	6.56%	7.02%	7.59%
\$200,000	25	Secured	5.51%	6.51%	5.96%	6.51%	6.98%	7.54%
\$225,000	25	Secured	5.50%	6.50%	5.95%	6.50%	6.97%	7.53%
\$250,000	25	Secured	5.49%	6.49%	5.94%	6.49%	6.96%	7.52%
\$275,000	30	Secured	5.47%	6.47%	5.87%	6.37%	6.89%	7.41%
\$300,000	30	Secured	5.47%	6.46%	5.87%	6.36%	6.89%	7.40%

**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.

<sup>1</sup>The loan term listed is unavailable for this product. Credit provided by Adelaide Bank a Division of Bendigo and Adelaide Bank Limited, ABN 11 068 049 178

