



**Collins Securities Comparison Rates**  
25th August 2009

Home and Residential Investment Loans - Provided by Collins Securities						
		Collins Aurora 95 & Aurora 90 Investment	Collins Aurora Low Doc	Collins Variable	Collins Non Conforming Full Doc	Collins Non Conforming Low Doc
<b>Annual Percentage Rate</b>		<b>5.80%</b>	<b>6.47%</b>	<b>5.52%</b>	<b>7.25%</b>	<b>8.00%</b>
Amount	Term					
\$ 50,000	7 years	7.09%	7.46%	7.09%	8.58%	9.33%
\$ 70,000	25 years	6.41%	6.69%	6.41%	7.54%	8.30%
\$ 100,000	25 years	6.23%	6.62%	6.23%	7.46%	8.21%
\$ 130,000	25 Years	6.09%	6.59%	6.13%	7.41%	8.16%
\$ 150,000	25 Years	6.02%	6.57%	6.09%	7.39%	8.14%
\$ 200,000	25 Years	5.99%	6.55%	6.02%	7.35%	8.11%
\$ 225,000	25 Years	5.99%	6.54%	5.99%	7.34%	8.09%
\$ 250,000	25 Years	5.97%	6.53%	5.97%	7.33%	8.09%
\$ 275,000	30 Years	5.95%	6.52%	5.95%	7.32%	8.07%
\$ 300,000	30 Years	5.94%	6.51%	5.94%	7.31%	8.06%

**Warning: This comparison rate applies only to the example or example 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.**