

Comparison Rate Schedule

Date Of Issue: Wednesday, 9 May 2007

	Home and Residential Investment Loans												
	X LOC FullDoc	X Term FullDoc	X Term FullDoc Construction	X 100% pa Offset FullDoc	X LOC NoDoc	X Term NoDoc	X Term NoDoc Construction	X 100% Offset NoDoc	X No Frills FullDoc	X LOC LoDoc	X Term LoDoc	X Term LoDoc Construction	X 100% Offset LoDoc
Annual Percentage Rate (pa)	7.64% pa*	7.64% pa*	7.64% pa* then the variable rate 7.64% pa*	7.64% pa*	7.64% pa*	7.64% pa*	7.64% pa* then the variable rate 7.64% pa*	7.64% pa*	7.54% pa*	7.8% pa*	7.8% pa*	7.8% pa*	7.8% pa*
Amount and Term	Comparison Rate Per Annum												
\$50,000 for a term of 7 Years	7.86% pa*	7.86% pa*	7.94% pa*	7.86% pa*	7.86% pa*	7.86% pa*	7.94% pa*	7.86% pa*	8.57% pa*	8.02% pa*	8.02% pa*	8.10% pa*	8.02% pa*
\$70,000 for a term of 25 Years	7.70% pa*	7.70% pa*	7.72% pa*	7.70% pa*	7.70% pa*	7.70% pa*	7.72% pa*	7.70% pa*	8.03% pa*	7.86% pa*	7.86% pa*	7.88% pa*	7.86% pa*
\$100,000 for a term of 25 Years	7.68% pa*	7.68% pa*	7.69% pa*	7.68% pa*	7.68% pa*	7.68% pa*	7.69% pa*	7.68% pa*	7.89% pa*	7.84% pa*	7.84% pa*	7.85% pa*	7.84% pa*
\$130,000 for a term of 25 Years	7.67% pa*	7.67% pa*	7.68% pa*	7.67% pa*	7.67% pa*	7.67% pa*	7.68% pa*	7.67% pa*	7.81% pa*	7.83% pa*	7.83% pa*	7.84% pa*	7.83% pa*
\$150,000 for a term of 25 Years	7.67% pa*	7.67% pa*	7.68% pa*	7.67% pa*	7.67% pa*	7.67% pa*	7.68% pa*	7.67% pa*	7.77% pa*	7.83% pa*	7.83% pa*	7.84% pa*	7.83% pa*
\$200,000 for a term of 25 Years	7.66% pa*	7.66% pa*	7.67% pa*	7.66% pa*	7.66% pa*	7.66% pa*	7.67% pa*	7.66% pa*	7.71% pa*	7.82% pa*	7.82% pa*	7.83% pa*	7.82% pa*
\$225,000 for a term of 25 Years	7.66% pa*	7.66% pa*	7.66% pa*	7.66% pa*	7.66% pa*	7.66% pa*	7.66% pa*	7.66% pa*	7.69% pa*	7.82% pa*	7.82% pa*	7.82% pa*	7.82% pa*
\$250,000 for a term of 25 Years	7.66% pa*	7.66% pa*	7.66% pa*	7.66% pa*	7.66% pa*	7.66% pa*	7.66% pa*	7.66% pa*	7.68% pa*	7.82% pa*	7.82% pa*	7.82% pa*	7.82% pa*
\$275,000 for a term of 30 Years	7.65% pa*	7.65% pa*	7.66% pa*	7.65% pa*	7.65% pa*	7.65% pa*	7.66% pa*	7.65% pa*	7.66% pa*	7.81% pa*	7.81% pa*	7.82% pa*	7.81% pa*
\$300,000 for a term of 30 Years	7.65% pa*	7.65% pa*	7.66% pa*	7.65% pa*	7.65% pa*	7.65% pa*	7.66% pa*	7.65% pa*	7.65% pa*	7.81% pa*	7.81% pa*	7.82% pa*	7.81% pa*

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	ZIP LOC FullDoc	ZIP LOC LoDoc	ZIP LOC NoDoc	ZIP Term FullDoc	ZIP Term LoDoc	ZIP Term NoDoc
Annual Percentage Rate (pa)	7.84% pa*	8.04% pa*	7.84% pa*	7.64% pa*	7.84% pa*	7.64% pa*
Amount and Term	Comparison Rate Per Annum					
\$50,000 for a term of 7 Years	8.06% pa*	8.26% pa*	8.06% pa*	7.86% pa*	8.06% pa*	7.86% pa*
\$70,000 for a term of 25 Years	7.90% pa*	8.10% pa*	7.90% pa*	7.70% pa*	7.90% pa*	7.70% pa*
\$100,000 for a term of 25 Years	7.88% pa*	8.08% pa*	7.88% pa*	7.68% pa*	7.88% pa*	7.68% pa*
\$130,000 for a term of 25 Years	7.87% pa*	8.07% pa*	7.87% pa*	7.67% pa*	7.87% pa*	7.67% pa*
\$150,000 for a term of 25 Years	7.87% pa*	8.07% pa*	7.87% pa*	7.67% pa*	7.87% pa*	7.67% pa*
\$200,000 for a term of 25 Years	7.86% pa*	8.06% pa*	7.86% pa*	7.66% pa*	7.86% pa*	7.66% pa*
\$225,000 for a term of 25 Years	7.86% pa*	8.06% pa*	7.86% pa*	7.66% pa*	7.86% pa*	7.66% pa*
\$250,000 for a term of 25 Years	7.86% pa*	8.06% pa*	7.86% pa*	7.66% pa*	7.86% pa*	7.66% pa*
\$275,000 for a term of 30 Years	7.85% pa*	8.05% pa*	7.85% pa*	7.65% pa*	7.85% pa*	7.65% pa*
\$300,000 for a term of 30 Years	7.85% pa*	8.05% pa*	7.85% pa*	7.65% pa*	7.85% pa*	7.65% pa*

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	Home and Residential Investment Loans					
	First Home Buyer	First Home Buyer Construction	NoDoc PAYG	NoDoc PAYG 100% Offset	NoDoc PAYG 100% Offset	NoDoc PAYG Construction
Annual Percentage Rate (pa)	7.84% pa*	8.14% pa* then the variable rate 7.84% pa*	7.94% pa*	9.84% pa*	7.94% pa*	7.94% pa*
Amount and Term	Comparison Rate Per Annum					
\$50,000 for a term of 7 Years	8.06% pa*	8.22% pa*	8.16% pa*	10.50% pa*	8.52% pa*	8.52% pa*
\$70,000 for a term of 25 Years	7.90% pa*	7.95% pa*	8.00% pa*	10.08% pa*	8.09% pa*	8.09% pa*
\$100,000 for a term of 25 Years	7.88% pa*	7.93% pa*	7.98% pa*	10.01% pa*	8.05% pa*	8.05% pa*
\$130,000 for a term of 25 Years	7.87% pa*	7.92% pa*	7.97% pa*	9.97% pa*	8.02% pa*	8.02% pa*
\$150,000 for a term of 25 Years	7.87% pa*	7.91% pa*	7.97% pa*	9.95% pa*	8.01% pa*	8.01% pa*
\$200,000 for a term of 25 Years	7.86% pa*	7.90% pa*	7.96% pa*	9.93% pa*	7.99% pa*	7.99% pa*
\$225,000 for a term of 25 Years	7.86% pa*	7.90% pa*	7.96% pa*	9.92% pa*	7.99% pa*	7.99% pa*
\$250,000 for a term of 25 Years	7.86% pa*	7.90% pa*	7.96% pa*	9.91% pa*	7.98% pa*	7.98% pa*
\$275,000 for a term of 30 Years	7.85% pa*	7.89% pa*	7.95% pa*	9.90% pa*	7.98% pa*	7.98% pa*
\$300,000 for a term of 30 Years	7.85% pa*	7.89% pa*	7.95% pa*	9.89% pa*	7.97% pa*	7.97% pa*