

# Comparison Rate Schedule NAB Choice Package

Date of Issue: Monday 7 September 2009

	NAB Choice Package Variable Rate Home Loan	NAB Choice Package Variable Rate Home Loan Interest Only In Arrears	NAB Choice Package 1 Year Fixed Rate	NAB Choice Package 1 Year Fixed Rate Interest Only In Arrears	NAB Choice Package 2 Year Fixed Rate	NAB Choice Package 2 Year Fixed Rate Interest Only In Arrears	NAB Choice Package 3 Year Fixed Rate	NAB Choice Package 3 Year Fixed Rate Interest Only In Arrears	NAB Choice Package 4 Year Fixed Rate	NAB Choice Package 4 Year Fixed Rate Interest Only In Arrears	NAB Choice Package 5 Year Fixed Rate	NAB Choice Package 5 Year Fixed Rate Interest Only In Arrears	NAB Choice Package 10 Year Fixed Rate	
Annual Percentage Rate - Fixed, then			5.69%	5.79%	6.39%	6.49%	6.89%	6.99%	7.29%	7.39%	7.09%	7.19%	7.89%	
Annual Percentage Rate - Loans under \$100,000	5.24%	5.24%	5.24%	5.24%	5.24%	5.24%	5.24%	5.24%	5.24%	5.24%	5.24%	5.24%	5.24%	
Annual Percentage Rate - Loans \$100,000 to \$249,999	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	
Annual Percentage Rate - Loans from \$250,000	5.04%	5.04%	5.04%	5.04%	5.04%	5.04%	5.04%	5.04%	5.04%	5.04%	5.04%	5.04%	5.04%	
Loan Amount	Term	Comparison Rate												
\$20,000	4 years	8.96%	7.29%	9.16%	7.45%	9.82%	7.98%	10.48%	8.68%	10.96%	9.47%			
\$25,000	5 years	8.17%	6.88%	8.33%	7.01%	8.91%	7.44%	9.54%	8.02%	10.09%	8.69%	9.97%	8.85%	
\$30,000	5 years	7.68%	6.60%	7.85%	6.73%	8.43%	7.16%	9.06%	7.74%	9.61%	8.41%	9.49%	8.57%	
\$50,000	7 years	6.66%	6.16%	6.79%	6.27%	7.25%	6.63%	7.80%	7.12%	8.35%	7.69%	8.35%	7.84%	
\$70,000	25 years	6.05%	5.98%	6.09%	6.03%	6.27%	6.21%	6.51%	6.46%	6.80%	6.75%	6.86%	6.83%	7.98%
\$100,000	25 years	5.71%	5.66%	5.76%	5.72%	5.95%	5.91%	6.20%	6.16%	6.49%	6.46%	6.56%	6.55%	7.72%
\$130,000	25 years	5.58%	5.54%	5.63%	5.60%	5.82%	5.79%	6.07%	6.04%	6.36%	6.34%	6.43%	6.42%	7.60%
\$150,000	25 years	5.52%	5.49%	5.58%	5.55%	5.76%	5.73%	6.01%	5.98%	6.30%	6.28%	6.37%	6.37%	7.54%
\$200,000	25 years	5.43%	5.40%	5.48%	5.46%	5.67%	5.64%	5.92%	5.89%	6.21%	6.19%	6.28%	6.28%	7.45%
\$225,000	25 years	5.40%	5.37%	5.45%	5.43%	5.63%	5.62%	5.88%	5.87%	6.18%	6.16%	6.25%	6.25%	7.42%
\$250,000	25 years	5.27%	5.25%	5.33%	5.32%	5.53%	5.51%	5.79%	5.77%	6.09%	6.07%	6.17%	6.17%	7.36%
\$275,000	30 years	5.24%	5.23%	5.30%	5.29%	5.47%	5.46%	5.70%	5.69%	5.97%	5.97%	6.04%	6.06%	7.17%
\$300,000	30 years	5.22%	5.21%	5.28%	5.27%	5.45%	5.44%	5.68%	5.68%	5.95%	5.95%	6.02%	6.04%	7.15%

**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 are for secured loans.

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