

Comparison Rate Schedule Standard Fixed Rate Home Loans

Date of Issue: Monday 7 September 2009

| | NAB Tailored Home Loan 1 Year Fixed Rate | NAB Tailored Home Loan 1 Year Fixed Rate Interest Only In Arrears | NAB Tailored Home Loan 2 Year Fixed Rate | NAB Tailored Home Loan 2 Year Fixed Rate Interest Only In Arrears | NAB Tailored Home Loan 3 Year Fixed Rate | NAB Tailored Home Loan 3 Year Fixed Rate Interest Only In Arrears | NAB Tailored Home Loan 4 Year Fixed Rate | NAB Tailored Home Loan 4 Year Fixed Rate Interest Only In Arrears | NAB Tailored Home Loan 5 Year Fixed Rate | NAB Tailored Home Loan 5 Year Fixed Rate Interest Only In Arrears | NAB Tailored Home Loan 10 Year Fixed Rate | |
|--------------------------------------|--|---|--|---|--|---|--|---|--|---|---|-------|
| Annual Percentage Rate - Fixed, then | 5.79% | 5.89% | 6.49% | 6.59% | 6.99% | 7.09% | 7.39% | 7.49% | 7.19% | 7.29% | 7.99% | |
| Annual Percentage Rate - Variable | 5.74% | 5.74% | 5.74% | 5.74% | 5.74% | 5.74% | 5.74% | 5.74% | 5.74% | 5.74% | 5.74% | |
| Loan Amount | Term | Comparison Rate | | | | | | | | | | |
| \$20,000 | 4 years | 8.21% | 7.13% | 8.76% | 7.55% | 9.37% | 8.15% | 9.84% | 8.86% | | | |
| \$25,000 | 5 years | 7.47% | 6.72% | 7.94% | 7.07% | 8.51% | 7.57% | 9.03% | 8.16% | 8.90% | 8.26% | |
| \$30,000 | 5 years | 7.18% | 6.56% | 7.65% | 6.91% | 8.22% | 7.41% | 8.75% | 8.00% | 8.61% | 8.10% | |
| \$50,000 | 7 years | 6.46% | 6.22% | 6.83% | 6.52% | 7.31% | 6.94% | 7.82% | 7.44% | 7.79% | 7.53% | |
| \$70,000 | 25 years | 6.02% | 6.01% | 6.17% | 6.15% | 6.38% | 6.37% | 6.63% | 6.62% | 6.66% | 6.67% | 7.69% |
| \$100,000 | 25 years | 5.94% | 5.93% | 6.08% | 6.08% | 6.29% | 6.29% | 6.55% | 6.54% | 6.58% | 6.59% | 7.60% |
| \$130,000 | 25 years | 5.90% | 5.89% | 6.04% | 6.03% | 6.25% | 6.24% | 6.50% | 6.50% | 6.53% | 6.55% | 7.56% |
| \$150,000 | 25 years | 5.88% | 5.87% | 6.02% | 6.02% | 6.23% | 6.23% | 6.48% | 6.48% | 6.51% | 6.53% | 7.54% |
| \$200,000 | 25 years | 5.84% | 5.84% | 5.98% | 5.99% | 6.19% | 6.19% | 6.45% | 6.45% | 6.48% | 6.50% | 7.50% |
| \$225,000 | 25 years | 5.83% | 5.83% | 5.97% | 5.98% | 6.18% | 6.18% | 6.43% | 6.44% | 6.47% | 6.49% | 7.49% |
| \$250,000 | 25 years | 5.82% | 5.83% | 5.96% | 5.97% | 6.17% | 6.18% | 6.43% | 6.43% | 6.46% | 6.48% | 7.48% |
| \$275,000 | 30 years | 5.81% | 5.81% | 5.94% | 5.94% | 6.12% | 6.13% | 6.35% | 6.36% | 6.38% | 6.41% | 7.34% |
| \$300,000 | 30 years | 5.80% | 5.81% | 5.93% | 5.94% | 6.12% | 6.13% | 6.34% | 6.36% | 6.38% | 6.40% | 7.34% |

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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