

# COMPARISON RATE SCHEDULE

EFFECTIVE DATE: 17<sup>th</sup> April 2009

Suburban Management Pty Ltd ABN: 50 054 623 139

| PRODUCT                |          | COMPLETE HOME LOAN                                 |                                      |                                       |                                       |                                       |                                       | LO DOC(SELF EMPLOYED) LOAN                         |                                      |                                       |                                       |                                       |                                       |
|------------------------|----------|--|--------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|--|--------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|
|                        |          | Credit Provider: Permanent Custodian Limited (PCL) |                                      |                                       |                                       |                                       |                                       | Credit Provider: Permanent Custodian Limited (PCL) |                                      |                                       |                                       |                                       |                                       |
|                        |          | Variable Rate                                      | 1 Year Fixed                         | 2 Year Fixed                          | 3 Year Fixed                          | 4 Year Fixed                          | 5 Year Fixed                          | Variable Rate                                      | 1 Year Fixed                         | 2 Year Fixed                          | 3 Year Fixed                          | 4 Year Fixed                          | 5 Year Fixed                          |
| Annual Percentage Rate |          | 6.09%  | 6.25%<br>For 1 Year<br>Then<br>6.09% | 6.75%<br>For 2 Years<br>Then<br>6.09% | 7.20%<br>For 3 Years<br>Then<br>6.09% | 7.50%<br>For 4 Years<br>Then<br>6.09% | 7.80%<br>For 5 Years<br>Then<br>6.09% | 6.43%  | 6.60%<br>For 1 Year<br>Then<br>6.43% | 7.10%<br>For 2 Years<br>Then<br>6.43% | 7.55%<br>For 3 Years<br>Then<br>6.43% | 7.85%<br>For 4 Years<br>Then<br>6.43% | 8.15%<br>For 5 Years<br>Then<br>6.43% |
| Amount                 | Term     | Comparison Rate                                    |                                      |                                       |                                       |                                       |                                       | Comparison Rate                                    |                                      |                                       |                                       |                                       |                                       |
| \$50,000               | 7 years  | 6.59   | 6.64                                 | 6.93                                  | 7.36                                  | 7.76                                  | 8.17                                  | 6.93   | 6.98                                 | 7.27                                  | 7.71                                  | 8.11                                  | 8.52                                  |
| \$70,000               | 25 Years | 6.19   | 6.21                                 | 6.32                                  | 6.51                                  | 6.72                                  | 6.97                                  | 6.53   | 6.55                                 | 6.67                                  | 6.86                                  | 7.07                                  | 7.32                                  |
| \$100,000              | 25 Years | 6.16   | 6.18                                 | 6.29                                  | 6.48                                  | 6.69                                  | 6.93                                  | 6.50   | 6.52                                 | 6.64                                  | 6.83                                  | 7.04                                  | 7.29                                  |
| \$130,000              | 25 Years | 6.14   | 6.16                                 | 6.28                                  | 6.47                                  | 6.67                                  | 6.91                                  | 6.49   | 6.50                                 | 6.62                                  | 6.81                                  | 7.02                                  | 7.27                                  |
| \$150,000              | 25 Years | 6.14   | 6.15                                 | 6.27                                  | 6.46                                  | 6.66                                  | 6.91                                  | 6.48   | 6.50                                 | 6.61                                  | 6.80                                  | 7.01                                  | 7.26                                  |
| \$200,000              | 25 Years | 6.13   | 6.14                                 | 6.26                                  | 6.45                                  | 6.65                                  | 6.89                                  | 6.47   | 6.48                                 | 6.60                                  | 6.79                                  | 7.00                                  | 7.25                                  |
| \$225,000              | 25 Years | 6.12   | 6.14                                 | 6.25                                  | 6.44                                  | 6.64                                  | 6.89                                  | 6.46   | 6.48                                 | 6.60                                  | 6.79                                  | 7.00                                  | 7.24                                  |
| \$250,000              | 30 Years | 6.11   | 6.13                                 | 6.23                                  | 6.40                                  | 6.59                                  | 6.81                                  | 6.45   | 6.47                                 | 6.57                                  | 6.75                                  | 6.94                                  | 7.16                                  |
| \$275,000              | 30 Years | 6.11   | 6.13                                 | 6.23                                  | 6.40                                  | 6.58                                  | 6.80                                  | 6.45   | 6.47                                 | 6.57                                  | 6.74                                  | 6.93                                  | 7.16                                  |
| \$300,000              | 30 Years | 6.11   | 6.12                                 | 6.23                                  | 6.40                                  | 6.58                                  | 6.80                                  | 6.45   | 6.47                                 | 6.57                                  | 6.74                                  | 6.93                                  | 7.16                                  |

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| PRODUCT                |          | LO DOC(PAYG) LOAN                                  |                                      |                                       |                                       |                                       |                                       |  |  |  |  |  |  |
|------------------------|----------|--|--------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|--|--|--|--|--|--|
|                        |          | Credit Provider: Permanent Custodian Limited (PCL) |                                      |                                       |                                       |                                       |                                       |  |  |  |  |  |  |
|                        |          | Variable Rate+                                     | 1 Year Fixed                         | 2 Year Fixed                          | 3 Year Fixed                          | 4 Year Fixed                          | 5 Year Fixed                          |  |  |  |  |  |  |
| Annual Percentage Rate |          | 6.43%  | 6.60%<br>For 1 Year<br>Then<br>6.43% | 7.10%<br>For 2 Years<br>Then<br>6.43% | 7.55%<br>For 3 Years<br>Then<br>6.43% | 7.85%<br>For 4 Years<br>Then<br>6.43% | 8.15%<br>For 5 Years<br>Then<br>6.43% |  |  |  |  |  |  |
| Amount                 | Term     | Comparison Rate                                    |                                      |                                       |                                       |                                       |                                       |  |  |  |  |  |  |
| \$50,000               | 7 years  | 6.93   | 6.98                                 | 7.27                                  | 7.71                                  | 8.11                                  | 8.52                                  |  |  |  |  |  |  |
| \$70,000               | 25 Years | 6.53   | 6.55                                 | 6.67                                  | 6.86                                  | 7.07                                  | 7.32                                  |  |  |  |  |  |  |
| \$100,000              | 25 Years | 6.50   | 6.52                                 | 6.64                                  | 6.83                                  | 7.04                                  | 7.29                                  |  |  |  |  |  |  |
| \$130,000              | 25 Years | 6.49   | 6.50                                 | 6.62                                  | 6.81                                  | 7.02                                  | 7.27                                  |  |  |  |  |  |  |
| \$150,000              | 25 Years | 6.48   | 6.50                                 | 6.61                                  | 6.80                                  | 7.01                                  | 7.26                                  |  |  |  |  |  |  |
| \$200,000              | 25 Years | 6.47   | 6.48                                 | 6.60                                  | 6.79                                  | 7.00                                  | 7.25                                  |  |  |  |  |  |  |
| \$225,000              | 25 Years | 6.46   | 6.48                                 | 6.60                                  | 6.79                                  | 7.00                                  | 7.24                                  |  |  |  |  |  |  |
| \$250,000              | 30 Years | 6.45   | 6.47                                 | 6.57                                  | 6.75                                  | 6.94                                  | 7.16                                  |  |  |  |  |  |  |
| \$275,000              | 30 Years | 6.45   | 6.47                                 | 6.57                                  | 6.74                                  | 6.93                                  | 7.16                                  |  |  |  |  |  |  |
| \$300,000              | 30 Years | 6.45   | 6.47                                 | 6.57                                  | 6.74                                  | 6.93                                  | 7.16                                  |  |  |  |  |  |  |

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 costs savings such as fee waivers, are not included in the Comparison Rate but may influence the cost of the loan.