

# COMPARISON RATE SCHEDULE

EFFECTIVE DATE: 21st August 2009

Suburban Management Pty Ltd ABN: 50 054 623 139

| PRODUCT                       |             | FLEXIBLE HOME LOAN                                 |   |  |  |  | COMPLETE HOME LOAN                                 |               |   |  |  | LO DOC (SELF EMPLOYED) FLEXIBLE LOAN     |  |               |
|-------------------------------|-------------|--|---|--|--|--|--|---------------|---|--|--|--|--|---------------|
|                               |             | Credit Provider: Permanent Custodian Limited (PCL) |   |  |  |  | Credit Provider: Permanent Custodian Limited (PCL) |               |   |  |  | Credit Provider: 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                             | Variable Rate |
| <b>Annual Percentage Rate</b> |             | 5.69%  | 6.60%<br>For 1<br>Year<br>then<br>5.69% | 7.35%<br>For 2<br>Years<br>Then<br>5.69% | 7.80%<br>For 3<br>Years<br>Then<br>5.69% | 8.45%<br>For 4<br>Years<br>Then<br>5.69% | 8.45%<br>For 5<br>Years<br>Then<br>5.69%           | 6.09%         | 6.25%<br>For 1<br>Year<br>Then<br>6.09% | 7.15%<br>For 2<br>Years<br>Then<br>6.09% | 7.65%<br>For 3<br>Years<br>Then<br>6.09% | 8.20%<br>For 4<br>Years<br>Then<br>6.09% | 8.40%<br>For 5<br>years<br>Then<br>6.09% | 6.59%         |
| <b>Amount</b>                 | <b>Term</b> | <b>Comparison Rate</b>                             |   |  |  |  | <b>Comparison Rate</b>                             |               |   |  |  | <b>Comparison rate</b>                   |  |               |
| \$50,000                      | 7 years     | 6.21   | 6.48                                    | 7.07                                     | 7.70                                     | 8.53                                     | 8.79   | 6.59          | 6.64                                    | 7.14                                     | 7.68                                     | 8.35                                     | 8.73                                     | 7.11          |
| \$70,000                      | 25 Years    | 5.80   | 5.89                                    | 6.13                                     | 6.41                                     | 6.84                                     | 7.06   | 6.19          | 6.21                                    | 6.40                                     | 6.65                                     | 6.99                                     | 7.25                                     | 6.70          |
| \$100,000                     | 25 Years    | 5.76   | 5.86                                    | 6.09                                     | 6.37                                     | 6.80                                     | 7.02   | 6.16          | 6.18                                    | 6.37                                     | 6.61                                     | 6.96                                     | 7.21                                     | 6.67          |
| \$130,000                     | 25 Years    | 5.75   | 5.84                                    | 6.07                                     | 6.36                                     | 6.79                                     | 7.00   | 6.14          | 6.16                                    | 6.36                                     | 6.60                                     | 6.94                                     | 7.20                                     | 6.65          |
| \$150,000                     | 25 Years    | 5.74   | 5.83                                    | 6.07                                     | 6.35                                     | 6.78                                     | 6.99   | 6.14          | 6.15                                    | 6.35                                     | 6.59                                     | 6.93                                     | 7.19                                     | 6.64          |
| \$200,000                     | 25 Years    | 5.73   | 5.82                                    | 6.05                                     | 6.33                                     | 6.76                                     | 6.98   | 6.13          | 6.14                                    | 6.34                                     | 6.58                                     | 6.92                                     | 7.18                                     | 6.63          |
| \$225,000                     | 25 Years    | 5.72   | 5.82                                    | 6.05                                     | 6.33                                     | 6.76                                     | 6.97   | 6.12          | 6.14                                    | 6.33                                     | 6.58                                     | 6.91                                     | 7.17                                     | 6.62          |
| \$250,000                     | 30 Years    | 5.71   | 5.80                                    | 6.00                                     | 6.26                                     | 6.64                                     | 6.84   | 6.11          | 6.13                                    | 6.30                                     | 6.52                                     | 6.83                                     | 7.06                                     | 6.62          |
| \$275,000                     | 30 Years    | 5.71   | 5.80                                    | 6.00                                     | 6.25                                     | 6.64                                     | 6.84   | 6.11          | 6.13                                    | 6.30                                     | 6.51                                     | 6.82                                     | 7.06                                     | 6.61          |
| \$300,000                     | 30 Years    | 5.71   | 5.79                                    | 6.00                                     | 6.25                                     | 6.64                                     | 6.84   | 6.11          | 6.12                                    | 6.30                                     | 6.51                                     | 6.82                                     | 7.06                                     | 6.61          |

| PRODUCT                       |             | LO DOC(PAYG) 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                             |  |
| <b>Annual Percentage Rate</b> |             | 6.43%  | 6.60%<br>For 1<br>Year<br>Then<br>6.43% | 7.50%<br>For 2<br>Years<br>Then<br>6.43% | 8.00%<br>For 3<br>Years<br>Then<br>6.43% | 8.55%<br>For 4<br>Years<br>Then<br>6.43% | 8.75%<br>For 5<br>Years<br>Then<br>6.43%           | 6.43%         | 6.60%<br>For 1<br>Year<br>Then<br>6.43% | 7.50%<br>For 2<br>Years<br>Then<br>6.43% | 8.00%<br>For 3<br>Years<br>Then<br>6.43% | 8.55%<br>For 4<br>Years<br>Then<br>6.43% | 8.75%<br>For 5<br>years<br>Then<br>6.43% |  |
| <b>Amount</b>                 | <b>Term</b> | <b>C48parison Rate</b>                             |   |  |  |  | <b>Comparison Rate</b>                             |               |   |  |  |  |  |  |
| \$50,000                      | 7 years     | 6.93   | 6.98                                    | 7.48                                     | 8.02                                     | 8.70                                     | 9.03   | 6.93          | 6.98                                    | 7.48                                     | 8.02                                     | 8.70                                     | 9.03                                     |  |
| \$70,000                      | 25 Years    | 6.53   | 6.55                                    | 6.75                                     | 7.00                                     | 7.34                                     | 7.61   | 6.53          | 6.55                                    | 6.75                                     | 7.00                                     | 7.34                                     | 7.61                                     |  |
| \$100,000                     | 25 Years    | 6.50   | 6.52                                    | 6.72                                     | 6.96                                     | 7.31                                     | 7.57   | 6.50          | 6.52                                    | 6.72                                     | 6.96                                     | 7.31                                     | 7.57                                     |  |
| \$130,000                     | 25 Years    | 6.49   | 6.50                                    | 6.70                                     | 6.95                                     | 7.29                                     | 7.55   | 6.49          | 6.50                                    | 6.70                                     | 6.95                                     | 7.29                                     | 7.55                                     |  |
| \$150,000                     | 25 Years    | 6.48   | 6.50                                    | 6.69                                     | 6.94                                     | 7.28                                     | 7.55   | 6.48          | 6.50                                    | 6.69                                     | 6.94                                     | 7.28                                     | 7.55                                     |  |
| \$200,000                     | 25 Years    | 6.47   | 6.48                                    | 6.68                                     | 6.93                                     | 7.27                                     | 7.53   | 6.47          | 6.48                                    | 6.68                                     | 6.93                                     | 7.27                                     | 7.53                                     |  |
| \$225,000                     | 25 Years    | 6.46   | 6.48                                    | 6.68                                     | 6.92                                     | 7.27                                     | 7.53   | 6.46          | 6.48                                    | 6.68                                     | 6.92                                     | 7.27                                     | 7.53                                     |  |
| \$250,000                     | 30 Years    | 6.45   | 6.47                                    | 6.65                                     | 6.87                                     | 7.18                                     | 7.42   | 6.45          | 6.47                                    | 6.65                                     | 6.87                                     | 7.18                                     | 7.42                                     |  |
| \$275,000                     | 30 Years    | 6.45   | 6.47                                    | 6.64                                     | 6.87                                     | 7.18                                     | 7.42   | 6.45          | 6.47                                    | 6.64                                     | 6.87                                     | 7.18                                     | 7.42                                     |  |
| \$300,000                     | 30 Years    | 6.45   | 6.47                                    | 6.64                                     | 6.86                                     | 7.18                                     | 7.42   | 6.45          | 6.47                                    | 6.64                                     | 6.86                                     | 7.18                                     | 7.42                                     |  |

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.