



Date of issue: 25/11/2009

80% Full Doc - Arrears Only

Annual Percentage Rate (p.a.)		7.19%
Amount	Term	
30,000	25 years	7.30%
50,000	25 years	7.05%
70,000	25 years	6.95%
100,000	25 years	6.87%
130,000	25 years	6.83%
150,000	25 years	6.81%
200,000	25 years	6.78%
225,000	25 years	6.77%
250,000	25 years	6.76%
275,000	30 years	6.75%
300,000	30 years	6.74%

80% Unlimited Arrears and Defaults

Annual Percentage Rate (p.a.)		8.64%
Amount	Term	
30,000	25 years	9.15%
50,000	25 years	8.77%
70,000	25 years	8.61%
100,000	25 years	8.50%
130,000	25 years	8.44%
150,000	25 years	8.41%
200,000	25 years	8.36%
225,000	25 years	8.35%
250,000	25 years	8.34%
275,000	30 years	8.31%
300,000	30 years	8.30%

These rates are applicable for secured loans only

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.