

# COMPARISON RATE SCHEDULE

EFFECTIVE DATE: 5<sup>th</sup> March 2010

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>		6.79%	7.45% For 1 Year then 6.79%	8.00% For 2 Years Then 6.79%	8.35% For 3 Years Then 6.79%	8.60% For 4 Years Then 6.79%	8.70% For 5 Years Then 6.79%	7.19%	6.95% For 1 Year Then 7.19%	7.65% For 2 Years Then 7.19%	8.10% For 3 Years Then 7.19%	8.60% For 4 Years Then 7.19%	8.80% For 5 years Then 7.19%	7.69%
<b>Amount</b>	<b>Term</b>	<b>Comparison Rate</b>					<b>Comparison Rate</b>					<b>Comparison rate</b>		
\$50,000	7 years	7.29	7.48	7.91	8.38	8.80	9.06	7.69	7.62	7.93	8.32	8.87	9.18	8.19
\$70,000	25 Years	6.89	6.96	7.14	7.36	7.59	7.78	7.23	7.27	7.39	7.57	7.84	8.05	7.80
\$100,000	25 Years	6.86	6.93	7.11	7.33	7.56	7.75	7.26	7.24	7.36	7.54	7.81	8.01	7.76
\$130,000	25 Years	6.85	6.92	7.09	7.31	7.54	7.73	7.25	7.22	7.34	7.52	7.79	8.00	7.75
\$150,000	25 Years	6.84	6.91	7.09	7.30	7.53	7.72	7.24	7.21	7.33	7.51	7.78	7.99	7.74
\$200,000	25 Years	6.83	6.90	7.07	7.29	7.52	7.71	7.23	7.20	7.32	7.50	7.77	7.98	7.73
\$225,000	25 Years	6.82	6.89	7.07	7.29	7.52	7.70	7.22	7.20	7.32	7.49	7.77	7.97	7.72
\$250,000	30 Years	6.81	6.88	7.04	7.23	7.44	7.62	7.22	7.19	7.30	7.46	7.68	7.90	7.71
\$275,000	30 Years	6.81	6.87	7.03	7.23	7.44	7.61	7.21	7.19	7.30	7.46	7.68	7.90	7.71
\$300,000	30 Years	6.81	6.87	7.03	7.23	7.44	7.61	7.21	7.19	7.30	7.46	7.68	7.89	7.71

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>		7.53%	7.30% For 1 Year Then 7.53%	8.00% For 2 Years Then 7.53%	8.45% For 3 Years Then 7.53%	8.95% For 4 Years Then 7.53%	9.15% For 5 Years Then 7.53%	7.53%	7.30% For 1 Year Then 7.53%	8.00% For 2 Years Then 7.53%	8.45% For 3 Years Then 7.53%	8.95% For 4 Years Then 7.53%	9.15% For 5 years Then 7.53%	
<b>Amount</b>	<b>Term</b>	<b>C48parison Rate</b>					<b>Comparison Rate</b>							
\$50,000	7 years	8.03	7.96	8.27	9.02	9.38	9.57	8.03	7.96	8.27	9.02	9.38	9.57	
\$70,000	25 Years	7.64	7.61	7.74	8.07	8.28	8.41	7.64	7.61	7.74	8.07	8.28	8.41	
\$100,000	25 Years	7.60	7.58	7.70	8.04	8.24	8.38	7.60	7.58	7.70	8.04	8.24	8.38	
\$130,000	25 Years	7.59	7.56	7.67	8.02	8.22	8.36	7.59	7.56	7.67	8.02	8.22	8.36	
\$150,000	25 Years	7.58	7.55	7.67	8.01	8.21	8.35	7.58	7.55	7.67	8.01	8.21	8.35	
\$200,000	25 Years	7.57	7.54	7.66	8.00	8.20	8.33	7.57	7.54	7.66	8.00	8.20	8.33	
\$225,000	25 Years	7.56	7.54	7.66	8.00	8.20	8.33	7.56	7.54	7.66	8.00	8.20	8.33	
\$250,000	30 Years	7.55	7.53	7.64	7.95	8.14	8.26	7.55	7.53	7.64	7.95	8.14	8.26	
\$275,000	30 Years	7.55	7.53	7.64	7.95	8.13	8.25	7.55	7.53	7.64	7.95	8.13	8.25	
\$300,000	30 Years	7.55	7.53	7.64	7.95	8.13	8.25	7.55	7.53	7.64	7.95	8.13	8.25	

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.