

Comparison Rate Schedule

Date issued: 2 August 2018



Secured mortgage loans

| Annual Percentage Rate (p.a.) | | Standard Home Loan | Investment & Equity | Reverse Mortgage and Equity Release | Accommodation Bond Loan |
|-------------------------------|------------|--------------------|---------------------|-------------------------------------|-------------------------|
| | | 5.05% | 5.05% | 6.49% | 5.50% |
| Comparison Rates | | | | | |
| Amount | Term (Yrs) | | | | |
| \$10,000 | 3 | - | - | 14.13% | - |
| \$15,000 | 4 | - | - | 10.28% | - |
| \$20,000 | 4 | - | - | 9.29% | - |
| \$25,000 | 5 | - | - | 8.30% | - |
| \$30,000 | 5 | - | - | 7.99% | - |
| \$50,000 | 7 | 5.47% | 5.47% | 7.14% | - |
| \$70,000 | 25 | 5.15% | 5.15% | 6.65% | - |
| \$100,000 | 25 | 5.12% | 5.12% | 6.60% | - |
| \$130,000 | 25 | 5.10% | 5.10% | 6.58% | - |
| \$150,000 | 25 | 5.10% | 5.10% | 6.57% | 5.57%* |
| \$200,000 | 25 | 5.09% | 5.09% | 6.55% | 5.55%* |
| \$225,000 | 25 | 5.08% | 5.08% | 6.54% | 5.55%* |
| \$250,000 | 25 | 5.08% | 5.08% | 6.54% | 5.54%* |
| \$275,000 | 30 | 5.07% | 5.07% | 6.53% | 5.53%* |
| \$300,000 | 30 | 5.07% | 5.07% | 6.52% | 5.53%* |

Personal loans

| Annual Percentage Rate (p.a.) | | Unsecured | Secured |
|-------------------------------|------------|---------------------|-----------|
| | | 10.90% | 10.90% |
| | | \$10,000 – \$30,000 | \$30,000+ |
| Comparison Rates | | | |
| Amount | Term (Yrs) | | |
| \$10,000 | 3 | 11.77% | - |
| \$15,000 | 4 | 11.35% | - |
| \$20,000 | 4 | 11.23% | - |
| \$25,000 | 5 | 11.12% | - |
| \$30,000 | 5 | 11.08% | 11.09% |
| \$50,000 | 7 | - | 11.02% |

Car loans (secured)

| Annual Percentage Rate (p.a.) | | Cars up to 4yrs old \$10,000+ | Cars 5-7yrs old \$10,000+ |
|-------------------------------|------------|-------------------------------|---------------------------|
| | | 7.49% | 8.49% |
| Comparison Rates | | | |
| Amount | Term (Yrs) | | |
| \$10,000 | 3 | 8.42% | 9.43% |
| \$15,000 | 4 | 7.97% | 8.97% |
| \$20,000 | 4 | 7.85% | 8.86% |
| \$25,000 | 5 | 7.73% | 8.73% |
| \$30,000 | 5 | 7.69% | 8.69% |
| \$50,000 | 7 | 7.58% | 8.58% |
| \$70,000* | 25 | 7.52% | 8.52% |
| \$100,000* | 25 | 7.51% | 8.51% |

WARNING: These comparison rates are true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Interest rates are variable unless otherwise noted. *Credit is available for these amounts but not for this term. The law requires us to use this specified term for the calculation of comparison rates.

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