

# Comparison Rate Schedule

Issued: 01/07/2008

Consumer Loan		Average Annual percentage rate less 2%		Average Annual percentage rate less 1%		Average Annual percentage rate		Average Annual percentage rate plus 1%		Average Annual percentage rate plus 2%	
Amount of Credit	Term of Loan	Annual Percentage Rate	Comparison Rate	Annual Percentage Rate	Comparison Rate	Annual Percentage Rate	Comparison Rate	Annual Percentage Rate	Comparison Rate	Annual Percentage Rate	Comparison Rate
\$130,000 Secured	5 Years	8.00%	8.18%	9.00%	9.18%	<b>10.00%</b>	<b>10.18%</b>	11.00%	11.18%	12.00%	12.18%
\$100,000 Secured	5 Years	8.00%	8.23%	9.00%	9.23%	<b>10.00%</b>	<b>10.23%</b>	11.00%	11.23%	12.00%	12.23%
\$70,000 Secured	5 Years	8.00%	8.33%	9.00%	9.33%	<b>10.00%</b>	<b>10.33%</b>	11.00%	11.33%	12.00%	12.33%
\$50,000 Secured	7 Years	9.00%	9.38%	10.00%	10.38%	<b>11.00%</b>	<b>11.38%</b>	12.00%	12.38%	13.00%	13.38%
\$30,000 Secured	5 Years	10.00%	10.76%	11.00%	11.76%	<b>12.00%</b>	<b>12.76%</b>	13.00%	13.76%	14.00%	14.76%
\$25,000 Secured	5 Years	10.00%	10.91%	11.00%	11.91%	<b>12.00%</b>	<b>12.91%</b>	13.00%	13.91%	14.00%	14.91%
\$20,000 Secured	4 Years	11.00%	12.29%	12.00%	13.29%	<b>13.00%</b>	<b>14.29%</b>	14.00%	15.30%	15.00%	16.30%
\$15,000 Secured	4 Years	13.00%	14.72%	14.00%	15.72%	<b>15.00%</b>	<b>16.73%</b>	16.00%	17.73%	17.00%	18.73%
\$10,000 Secured	3 Years	14.00%	17.08%	15.00%	18.08%	<b>16.00%</b>	<b>19.09%</b>	17.00%	20.09%	18.00%	21.10%
\$5,000 Secured	2 Years	14.00%	21.97%	15.00%	22.98%	<b>16.00%</b>	<b>24.00%</b>	17.00%	25.01%	18.00%	26.03%
\$2,500 Secured	2 Years	14.00%	29.61%	15.00%	30.64%	<b>16.00%</b>	<b>31.67%</b>	17.00%	32.70%	18.00%	33.73%

**Warning:** The Comparison rates apply only to the 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.