

# Personal Loan and Equity Home Loan Comparison Rate Schedule

Comparison Rate for Customers meeting the Prime Rate Criteria for Personal Loan				
Loan Amount	Security	Term of Loan	Annual % Rate (p.a.)	Comparison Rate (p.a.)
\$50,000	Unsecured/Secured	7 years	13.49%	13.91%
\$30,000	Unsecured/Secured	5 years	13.49%	14.29%
\$25,000	Unsecured/Secured	5 years	13.49%	14.45%
\$20,000	Unsecured/Secured	4 years	13.49%	14.81%
\$15,000	Unsecured/Secured	4 years	14.49%	16.24%
\$10,000	Unsecured/Secured	3 years	14.49%	17.47%
\$5,000	Unsecured/Secured	2 years	15.49%	22.69%

Comparison Rate for Customers not meeting the Prime Rate Criteria for Personal Loan												
Amount of Credit	Security	Term of Loan	Average Annual % Rate Less 2%		Average Annual % Rate Less 1%		Average Annual Percentage Rate		Average Annual % Rate Plus 1%		Average Annual % Rate Plus 2%	
			APR	Comparison Rate	APR	Comparison Rate	APR	Comparison Rate	APR	Comparison Rate	APR	Comparison Rate
\$50,000	Unsecured/Secured	7 years	13%	13.42%	14%	14.42%	15%	15.42%	16%	16.42%	17%	17.41%
\$30,000	Unsecured/Secured	5 years	15%	15.80%	16%	16.80%	17%	17.79%	18%	18.79%	19%	19.79%
\$25,000	Unsecured/Secured	5 years	17%	17.95%	18%	18.95%	19%	19.94%	20%	20.94%	21%	21.94%
\$20,000	Unsecured/Secured	4 years	17%	18.31%	18%	19.31%	19%	20.30%	20%	21.30%	21%	22.30%
\$15,000	Unsecured/Secured	4 years	21%	22.73%	22%	23.72%	23%	24.72%	24%	25.72%	25%	26.72%
\$10,000	Unsecured/Secured	3 years	26%	28.95%	27%	29.94%	28%	30.94%	29%	31.94%	30%	32.94%
\$5,000	Unsecured/Secured	2 years	29%	36.21%	30%	37.22%	31%	38.22%	32%	39.22%	33%	40.23%

Equity Home Loan												
Amount of Credit	Security	Term of Loan	Average Annual % Rate Less 2%		Average Annual % Rate Less 1%		Average Annual Percentage Rate		Average Annual % Rate Plus 1%		Average Annual % Rate Plus 2%	
			APR	Comparison Rate	APR	Comparison Rate	APR	Comparison Rate	APR	Comparison Rate	APR	Comparison Rate
\$300,000	Secured	30 years	8%	8.06%	9%	9.06%	10%	10.06%	11%	11.06%	12%	12.06%
\$275,000	Secured	30 years	8%	8.06%	9%	9.06%	10%	10.07%	11%	11.07%	12%	12.07%
\$250,000	Secured	25 years	8%	8.08%	9%	9.08%	10%	10.08%	11%	11.08%	12%	12.08%
\$225,000	Secured	25 years	8%	8.08%	9%	9.08%	10%	10.08%	11%	11.09%	12%	12.09%
\$200,000	Secured	25 years	8%	8.10%	9%	9.10%	10%	10.10%	11%	11.10%	12%	12.10%
\$150,000	Secured	25 years	8%	8.13%	9%	9.13%	10%	10.13%	11%	11.13%	12%	12.13%
\$130,000	Secured	25 years	8%	8.15%	9%	9.15%	10%	10.15%	11%	11.15%	12%	12.15%
\$100,000	Secured	25 years	9%	9.19%	10%	10.19%	11%	11.19%	12%	12.19%	13%	13.20%
\$70,000	Secured	25 years	12%	12.28%	13%	13.28%	14%	14.28%	15%	15.29%	16%	16.29%
\$50,000	Secured	7 years	12%	12.69%	13%	13.69%	14%	14.69%	15%	15.69%	16%	16.70%
\$30,000	Secured	5 years	12%	13.40%	13%	14.40%	14%	15.40%	15%	16.40%	16%	17.41%

## Important warnings:

1. 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.

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