



Personal Loan, Debt Consolidation Loan and Equity Personal Loan

Comparison Rate Schedule

Personal Loan and Debt Consolidation 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%	
Amount of Credit	Security	Term of Loan	APR	Comparison Rate	APR	Comparison Rate	APR	Comparison Rate	APR	Comparison Rate	APR	Comparison Rate
\$50,000	Unsecured/Secured	7 years	13%	13.53%	14%	14.53%	15%	15.53%	16%	16.52%	17%	17.52%
\$30,000	Unsecured/Secured	5 years	15%	16.01%	16%	17.00%	17%	18.00%	18%	19.00%	19%	19.99%
\$25,000	Unsecured/Secured	5 years	16%	17.20%	17%	18.20%	18%	19.19%	19%	20.19%	20%	21.19%
\$20,000	Unsecured/Secured	4 years	17%	18.65%	18%	19.65%	19%	20.64%	20%	21.64%	21%	22.64%
\$15,000	Unsecured/Secured	4 years	21%	23.18%	22%	24.17%	23%	25.17%	24%	26.17%	25%	27.17%
\$10,000	Unsecured/Secured	3 years	25%	28.72%	26%	29.72%	27%	30.72%	28%	31.72%	29%	32.72%
\$5,000	Unsecured/Secured	2 years	27%	36.10%	28%	37.10%	29%	38.11%	30%	39.11%	31%	40.12%

Equity Personal 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%	
Amount of Credit	Security	Term of Loan	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	9%	9.13%	10%	10.13%	11%	11.13%	12%	12.13%	13%	13.13%
\$130,000	Secured	25 years	9%	9.15%	10%	10.15%	11%	11.15%	12%	12.15%	13%	13.15%
\$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	9%	9.27%	10%	10.27%	11%	11.27%	12%	12.28%	13%	13.28%
\$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	14%	15.40%	15%	16.40%	16%	17.41%	17%	18.41%	18%	19.41%

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.