

Comparison Rate Schedule

DATE ISSUED: 17/11/10

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Ballarat 3353 ABN 32 004 496 208 AFSL 237904 A subsidiary of Bendigo
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(S32147) (11/10)

MR020 (V012)

Victorian Securities Comparison Rate Schedule

Residential Variable Rate Home Loan									
Annual Percentage Rate p.a.		6.45	6.7	6.95	7.2	7.45	7.7	7.95	8.2
Amount	Term	Comparison Rate p.a. (applicable for secured loans only)							
\$5,000	2 Years	35.919%	36.160%	36.401%	36.643%	36.884%	37.126%	37.368%	37.610%
\$10,000	3 Years	16.688%	16.930%	17.172%	17.414%	17.657%	17.899%	18.142%	18.384%
\$15,000	4 Years	11.821%	12.064%	12.308%	12.552%	12.796%	13.040%	13.284%	13.528%
\$20,000	4 Years	10.474%	10.718%	10.963%	11.209%	11.454%	11.699%	11.944%	12.190%
\$25,000	5 Years	9.145%	9.390%	9.636%	9.882%	10.128%	10.374%	10.620%	10.866%
\$30,000	5 Years	8.695%	8.941%	9.188%	9.434%	9.681%	9.927%	10.174%	10.421%
\$50,000	7 Years	7.493%	7.740%	7.988%	8.236%	8.484%	8.732%	8.980%	9.228%
\$70,000	25 Years	6.781%	7.030%	7.279%	7.528%	7.778%	8.028%	8.277%	8.527%
\$100,000	25 Years	6.681%	6.931%	7.180%	7.430%	7.679%	7.929%	8.179%	8.429%
\$130,000	25 Years	6.628%	6.877%	7.127%	7.377%	7.626%	7.876%	8.126%	8.376%
\$150,000	25 Years	6.604%	6.854%	7.103%	7.353%	7.603%	7.853%	8.102%	8.352%
\$200,000	25 Years	6.566%	6.815%	7.065%	7.315%	7.564%	7.814%	8.064%	8.314%
\$225,000	25 Years	6.553%	6.802%	7.052%	7.302%	7.552%	7.802%	8.051%	8.301%
\$250,000	25 Years	6.542%	6.792%	7.042%	7.292%	7.542%	7.791%	8.041%	8.291%
\$275,000	30 Years	6.527%	6.776%	7.026%	7.276%	7.526%	7.776%	8.026%	8.276%
\$300,000	30 Years	6.520%	6.770%	7.020%	7.270%	7.520%	7.770%	8.020%	8.270%

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