

Comparison Rate Schedule

DATE ISSUED: 16/02/09

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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(S22681) (02/09)

MR020 (V009)

Victorian Securities Comparison Rate Schedule

Residential Variable Rate Home Loan									
Annual Percentage Rate p.a.		4.80%	5.05%	5.30%	5.55%	5.80%	6.05%	6.30%	6.55%
Amount	Term	Comparison Rate p.a (applicable for secured loans only)							
\$5,000	2 Years	34.33%	34.57%	34.81%	35.05%	35.29%	35.53%	35.77%	36.02%
\$10,000	3 Years	15.09%	15.34%	15.58%	15.82%	16.06%	16.30%	16.54%	16.78%
\$15,000	4 Years	10.22%	10.46%	10.70%	10.94%	11.19%	11.43%	11.67%	11.92%
\$20,000	4 Years	8.86%	9.10%	9.35%	9.59%	9.84%	10.08%	10.33%	10.57%
\$25,000	5 Years	7.53%	7.77%	8.02%	8.26%	8.51%	8.75%	9.00%	9.24%
\$30,000	5 Years	7.07%	7.32%	7.56%	7.81%	8.05%	8.30%	8.55%	8.79%
\$50,000	7 Years	5.86%	6.11%	6.35%	6.60%	6.85%	7.10%	7.34%	7.59%
\$70,000	25 Years	5.14%	5.39%	5.64%	5.89%	6.13%	6.38%	6.63%	6.88%
\$100,000	25 Years	5.04%	5.29%	5.54%	5.78%	6.03%	6.28%	6.53%	6.78%
\$130,000	25 Years	4.98%	5.23%	5.48%	5.73%	5.98%	6.23%	6.48%	6.73%
\$150,000	25 Years	4.96%	5.21%	5.46%	5.71%	5.96%	6.20%	6.45%	6.70%
\$200,000	25 Years	4.92%	5.17%	5.42%	5.67%	5.92%	6.17%	6.42%	6.67%
\$225,000	25 Years	4.91%	5.16%	5.40%	5.65%	5.90%	6.15%	6.40%	6.65%
\$250,000	25 Years	4.90%	5.14%	5.39%	5.64%	5.89%	6.14%	6.39%	6.64%
\$275,000	30 Years	4.88%	5.13%	5.38%	5.63%	5.88%	6.13%	6.38%	6.63%
\$300,000	30 Years	4.87%	5.12%	5.37%	5.62%	5.87%	6.12%	6.37%	6.62%

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