

## Comparison Rate Schedule Motor Vehicle Personal Loans

Effective Date: 28 May 2010

	New Car Loan with 20% deposit	New Car Loan less than 20% deposit
<b>Annual Percentage Rate (pa)</b>	10.50%pa	13.50% pa
<b>Comparison Rate (pa)</b>		
\$1000 for a term of 6 months	27.72%	30.79%
\$1500 for a term of 1 year	16.75%	19.80%
\$2500 for a term of 2 years	12.49%	15.52%
\$5000 for a term of 2 years	11.50%	14.51%
\$10 000 for a term of 3 years	10.84%	13.85%
\$15 000 for a term of 4 years	10.68%	13.68%
\$20 000 for a term of 4 years	10.63%	13.64%
\$25 000 for a term of 5 years	10.59%	13.59%
\$30 000 for a term of 5 years	10.57%	13.57%
\$50 000 for a term of 7 years	10.53%	13.53%

These rates are applicable for secured and unsecured loans.

Calculations based on monthly repayments.

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.

## Comparison Rate Schedule Personal/Consumer Loans and Green Loans

Effective Date: 28 May 2010

	Personal/Consumer Loans	Green Loans
<b>Annual Percentage Rate (pa)</b>	16.75% pa	14.75%
<b>Comparison Rate (pa)</b>		
\$1000 for a term of 6 months	34.14%	32.09%
\$1500 for a term of 1 year	23.09%	21.07%
\$2500 for a term of 2 years	18.79%	16.78%
\$5000 for a term of 2 years	17.78%	15.77%
\$10 000 for a term of 3 years	17.11%	15.10%
\$15 000 for a term of 4 years	16.93%	14.93%
\$20 000 for a term of 4 years	16.89%	14.89%
\$25 000 for a term of 5 years	16.86%	14.84%
\$30 000 for a term of 5 years	16.83%	14.83%

These rates are applicable for secured and unsecured loans.

Calculations based on monthly repayments.

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