

Comparison Rate Schedule Housing and Residential Investment Loans

Date of Issue: 13 February 2009

		Standard Housing Loan Variable Rate	Friendly Home Loan Variable Rate	Home Equity Loan
Annual Percentage Rate (pa)		6.50%	5.75%	7.05
Comparison Rate (pa)	Secured/ Unsecured			
\$5000 for a term of 2 years	Secured	20.36%	23.60%	20.93%
\$10 000 for a term of 3 years	Secured	11.33%	12.65%	11.89%
\$15 000 for a term of 4 years	Secured	8.97%	9.61%	9.52%
\$20 000 for a term of 4 years	Secured	8.36%	8.66%	8.91%
\$25 000 for a term of 5 years	Secured	7.71%	7.79%	8.26%
\$30 000 for a term of 5 years	Secured	7.51%	7.46%	8.06%
\$50 000 for a term of 7 years	Secured	6.94%	6.60%	7.49%
\$70 000 for a term of 25 years	Secured	6.61%	6.09%	7.16%
\$100 000 for a term of 25 years	Secured	6.57%	5.99%	7.13%
\$130 000 for a term of 25 years	Secured	6.56%	5.93%	7.11%
\$150 000 for a term of 25 years	Secured	6.55%	5.91%	7.10%
\$200 000 for a term of 25 years	Secured	6.54%	5.87%	7.09%
\$225 000 for a term of 25 years	Secured	6.53%	5.86%	7.08%
\$250 000 for a term of 25 years	Secured	6.53%	5.84%	7.08%
\$275 000 for a term of 30 years	Secured	6.52%	5.83%	7.07%
\$300 000 for a term of 30 years	Secured	6.52%	5.82%	7.07%

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.