

## Comparison Rate Schedule

### Housing and Residential Investment Loans

Date of Issue: 8 January 2008

					Fixed Rate Loans			
					Introductory 1 year fixed @ 7.20% pa	Introductory 1 year fixed @ 7.20% pa	2 years fixed @ 8.75% pa	3 years fixed @ 9.00% pa
					then the Standard Housing Loan Variable Rate	then the Friendly Home Loan Variable Rate	then the Variable Rate	then the Variable Rate
Annual Percentage Rate (pa)	Standard Housing Loan Variable Rate	Friendly Home Loan Variable Rate	Home Equity Loan		8.67% pa	8.17% pa	8.67% pa	8.67% pa
Comparison Rate (pa)	Secured/ Unsecured							
\$5000 for a term of 2 years	Secured	22.61%	26.06%	23.34%	21.45%	25.30%	22.69%	Not Available
\$10 000 for a term of 3 years	Secured	13.53%	15.07%	14.25%	12.68%	14.51%	13.61%	13.87%
\$15 000 for a term of 4 years	Secured	11.16%	12.02%	11.87%	10.48%	11.57%	11.22%	11.48%
\$20 000 for a term of 4 years	Secured	10.55%	11.07%	11.25%	9.87%	10.63%	10.61%	10.86%
\$25 000 for a term of 5 years	Secured	9.89%	10.20%	10.60%	9.33%	9.83%	9.94%	10.18%
\$30 000 for a term of 5 years	Secured	9.69%	9.87%	10.39%	9.13%	9.50%	9.74%	9.97%
\$50 000 for a term of 7 years	Secured	9.12%	9.01%	9.82%	8.70%	8.73%	9.16%	9.35%
\$70 000 for a term of 25 years	Secured	8.79%	8.50%	9.49%	8.62%	8.39%	8.81%	8.89%
\$100 000 for a term of 25 years	Secured	8.75%	8.40%	9.46%	8.58%	8.29%	8.77%	8.86%
\$130 000 for a term of 25 years	Secured	8.73%	8.35%	9.44%	8.57%	8.24%	8.75%	8.84%
\$150 000 for a term of 25 years	Secured	8.72%	8.32%	9.43%	8.56%	8.21%	8.74%	8.83%
\$200 000 for a term of 25 years	Secured	8.71%	8.29%	9.41%	8.54%	8.18%	8.73%	8.82%
\$225 000 for a term of 25 years	Secured	8.71%	8.27%	9.41%	8.54%	8.16%	8.72%	8.81%
\$250 000 for a term of 25 years	Secured	8.70%	8.26%	9.40%	8.54%	8.15%	8.72%	8.81%
\$275 000 for a term of 30 years	Secured	8.70%	8.25%	9.40%	8.54%	8.15%	8.71%	8.79%
\$300 000 for a term of 30 years	Secured	8.69%	8.24%	9.40%	8.54%	8.14%	8.71%	8.79%

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.