

Comparison Rate Schedule - Performance Plus Full Doc (No Application Fee)

| Annual % Rate | Loan Terms and Amounts | | | | | | | | | | | |
|-------------------|------------------------|---------------------|----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | \$30,000 5 years | \$50,000 7 years | \$70,000 25 years | \$100,000 25 years | \$130,000 25 years | \$150,000 25 years | \$200,000 25 years | \$225,000 25 years | \$250,000 25 years | \$275,000 30 years | \$300,000 30 years | |
| Full Doc | | | | | | | | | | | | |
| Variable | 5.15% | 5.29% | 5.21% | 5.17% | 5.16% | 5.16% | 5.16% | 5.16% | 5.15% | 5.15% | 5.15% | 5.15% |
| Fixed 3 years (1) | 6.72% | 7.19% | 6.55% | 5.66% | 5.64% | 5.63% | 5.62% | 5.61% | 5.61% | 5.61% | 5.55% | 5.55% |
| Fixed 3 years (2) | 6.72% | 7.19% | 6.55% | 5.66% | 5.64% | 5.63% | 5.62% | 5.61% | 5.61% | 5.61% | 5.55% | 5.55% |
| Fixed 5 years (1) | 7.07% | 7.78% | 7.24% | 6.07% | 6.04% | 6.03% | 6.02% | 6.02% | 6.01% | 6.01% | 5.92% | 5.92% |
| Fixed 5 years (2) | 7.07% | 7.78% | 7.24% | 6.07% | 6.04% | 6.03% | 6.02% | 6.02% | 6.01% | 6.01% | 5.92% | 5.92% |

These rates are for secured loans only

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.

(1) Up to 50% of total loan facility can be fixed and Fixed Rate Lock In Fee of \$395 applies

(2) Greater than 50% and up to 100% of loan can be fixed and Fixed Rate Lock In Fee of \$395 applies

Comparison Rate Schedule - Performance Plus Low Doc (No Application Fee)

| Annual % Rate | Loan Terms and Amounts | | | | | | | | | | | |
|--------------------------|------------------------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-------|
| | \$30,000 | \$50,000 | \$70,000 | \$100,000 | \$130,000 | \$150,000 | \$200,000 | \$225,000 | \$250,000 | \$275,000 | \$300,000 | |
| | 5 years | 7 years | 25 years | 25 years | 25 years | 25 years | 25 years | 25 years | 25 years | 30 years | 30 years | |
| Borrower Pays LMI | | | | | | | | | | | | |
| Variable | 6.00% | 6.15% | 6.06% | 6.02% | 6.01% | 6.01% | 6.01% | 6.01% | 6.01% | 6.00% | 6.00% | 6.00% |
| Fixed 3 years (1) | 7.57% | 8.04% | 7.41% | 6.53% | 6.51% | 6.49% | 6.49% | 6.48% | 6.48% | 6.47% | 6.42% | 6.42% |
| Fixed 3 years (2) | 7.57% | 8.04% | 7.41% | 6.53% | 6.51% | 6.49% | 6.49% | 6.48% | 6.48% | 6.47% | 6.42% | 6.42% |
| Fixed 5 years (1) | 7.92% | 8.63% | 8.10% | 6.94% | 6.92% | 6.91% | 6.90% | 6.89% | 6.89% | 6.89% | 6.80% | 6.80% |
| Fixed 5 years (2) | 7.92% | 8.63% | 8.10% | 6.94% | 6.92% | 6.91% | 6.90% | 6.89% | 6.89% | 6.89% | 6.80% | 6.80% |
| Lender Pays LMI | | | | | | | | | | | | |
| Variable | 6.25% | 6.40% | 6.31% | 6.27% | 6.26% | 6.26% | 6.26% | 6.26% | 6.26% | 6.25% | 6.25% | 6.25% |
| Fixed 3 years (1) | 7.82% | 8.30% | 7.66% | 6.79% | 6.76% | 6.75% | 6.74% | 6.73% | 6.73% | 6.73% | 6.68% | 6.68% |
| Fixed 3 years (2) | 7.82% | 8.30% | 7.66% | 6.79% | 6.76% | 6.75% | 6.74% | 6.73% | 6.73% | 6.73% | 6.68% | 6.68% |
| Fixed 5 years (1) | 8.17% | 8.89% | 8.35% | 7.20% | 7.18% | 7.16% | 7.16% | 7.15% | 7.15% | 7.14% | 7.06% | 7.05% |
| Fixed 5 years (2) | 8.17% | 8.89% | 8.35% | 7.20% | 7.18% | 7.16% | 7.16% | 7.15% | 7.15% | 7.14% | 7.06% | 7.05% |

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(1) Up to 50% of total loan facility can be fixed and Fixed Rate Lock In Fee of \$395 applies

(2) Greater than 50% and up to 100% of loan can be fixed and Fixed Rate Lock In Fee of \$395 applies