

Comparison Rate Schedule



Credit Provider:

BANK OF WESTERN AUSTRALIA LTD

ABN 22 050 494 454
108 St Georges Terrace Perth

Issued:

20 April 2009

BankWest Fixed Rate Home Loans (Secured)

| Name of Consumer Credit Product | Annual Percentage Rates | | COMPARISON RATE (p.a.) | | | | | | | | | | | | |
|--------------------------------------|--------------------------|--|--------------------------------|--------------------------------|--------------------------------|--------------------------------|---------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| | Fixed Rate Period | Remaining term of loan (variable rate) | \$20,000 for a term of 4 years | \$25,000 for a term of 5 years | \$30,000 for a term of 5 years | \$50,000 for a term of 7 years | \$70,000 for a term of 25 years | \$100,000 for a term of 25 years | \$130,000 for a term of 25 years | \$150,000 for a term of 25 years | \$200,000 for a term of 25 years | \$225,000 for a term of 25 years | \$250,000 for a term of 25 years | \$275,000 for a term of 30 years | \$300,000 for a term of 30 years |
| Fixed Rate Home Loan - 1 year option | 5.39% p.a. for 12 months | 5.70% p.a. | - | 7.56% | 7.23% | 6.45% | 6.01% | 5.91% | 5.86% | 5.83% | 5.79% | 5.78% | 5.77% | 5.75% | 5.75% |
| Fixed Rate Home Loan - 2 year option | 5.79% p.a. for 24 months | 5.70% p.a. | - | 7.73% | 7.40% | 6.58% | 6.06% | 5.96% | 5.90% | 5.88% | 5.84% | 5.83% | 5.81% | 5.80% | 5.79% |
| Fixed Rate Home Loan - 3 year option | 6.19% p.a. for 36 months | 5.70% p.a. | - | 8.08% | 7.75% | 6.87% | 6.18% | 6.08% | 6.02% | 6.00% | 5.96% | 5.95% | 5.93% | 5.90% | 5.90% |
| Fixed Rate Home Loan - 4 year option | 6.59% p.a. for 48 months | 5.70% p.a. | - | 8.51% | 8.19% | 7.27% | 6.37% | 6.27% | 6.21% | 6.18% | 6.14% | 6.13% | 6.12% | 6.07% | 6.06% |
| Fixed Rate Home Loan - 5 year option | 6.84% p.a. for 60 months | 5.70% p.a. | - | 8.79% | 8.46% | 7.58% | 6.55% | 6.44% | 6.39% | 6.36% | 6.32% | 6.31% | 6.30% | 6.23% | 6.22% |

South Australia 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.

All rates are calculated for secured loans only

Fees and charges are payable

To find out more information visit www.bankwest.com.au or phone BankWest LoanLine on 13 17 18.